



Semen and Embryo Transfer Services Coverage (223)

How can I secure coverage for the semen and embryos I store for my clients?

Semen and embryo transfer services coverage can be added to your PLIT-sponsored Professional Extension (animal bailee) Endorsement, which is an optional endorsement on your malpractice policy. The PLIT is pleased to offer this coverage because most professional liability and business package policies typically do not cover the storage and transportation of embryos and semen. This important coverage responds to allegations of negligence in the physical handling of embryos and semen.

How does coverage work?

Limits are provided for individual units, during transportation, and per location. The policy states that for these three breakdowns, “the insurance carrier will pay for all damage, loss of use of, or destruction of animal embryos, cells, cell components, tissues, animal parts, or semen” contained in any one unit, while being transported, and at the specified location per your policy limits, conditions, and exclusions.

What if I am driving the materials from the client’s facility to my practice?

Coverage applies if the embryos and semen are in your care, custody, and control. For example, if you were involved in a car accident while driving from a client’s site to your practice, damaged vials and lost specimen would be covered.

Type of coverage	Plan A Limits	Plan B Limits	Plan C Limits	Plan D Limits	Plan E Limits
On premises total	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
During transport (in your possession only)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Per unit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Deductible	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Premium per location	\$150	\$300	\$450	\$600	\$750

If you have questions or need to add coverage, please call the PLIT office at **800-228-PLIT (7548)**.

This notice contains only a general description of coverages and does not include all the benefits and limitations found in the policy. All references to coverage are subject to the policy’s conditions and exclusions. The insurance policy and not this notice will form the contract between the insured and the insurance company.

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