

Insurance

Business Insurance and DBA

Most states require you to have a business license in order to legally operate in a state. You will need to check with your city and state on any specific licensing requirements.

Check out this resource - [Pet Care Insurance for Pet Business Professionals | PCI](#)

(Fictitious Name DBA) Every entity should be set up with Doing Business as Cooper's Scoopers and your city or a 4-digit number you choose for example DBA Cooper's Scoopers Virginia Beach 1234

Next Steps

<p>Business Entity</p>	<p>Once you have decided your business entity, you will then file your business insurance. Type of business entities are listed below:</p> <ol style="list-style-type: none"> 1. Sole Proprietorship 2. Partnership 3. Limited Liability Corporation 4. S-Corporation
<p>EIN</p>	<p>It is required that you have a Federal and State Tax Identification Number (Employer Identification Number) (EIN)</p> <p>The following items may be required:</p> <ul style="list-style-type: none"> • DBA Certificate (Doing Business As) • State Unemployment Identification Number – where applicable. • Commercial Registration <p>*Copies of all licenses and permits must be sent to use and at each renewal.</p>
<p>Items for HQ</p>	<ul style="list-style-type: none"> • ALL POLICIES OF INSURANCE MUST REQUIRE A THIRTY (30) DAY NOTICE OF CANCELLATION SENT TO US INCLUDING NOTICE OF NON-PAYMENT OF PREMIUMS. • You must forward Certificates of Insurance to us within seven days of procuring the insurance. • The insurance must be in effect before the franchise begins operation and continue in effect uninterrupted.
<p>Employees</p>	<p>Employees who operate a business truck must have a valid driver’s license and clean driving record.</p>
<p>Coverage Requirements</p>	<p>All insurance policies must name Cooper’s Scoopers as “additional insured.”</p> <ul style="list-style-type: none"> • Workers’ compensation insurance and employer liability coverage with a minimum limit of \$100,000 or higher if your state law requires • Comprehensive general liability insurance which includes contractual indemnity with a minimum liability coverage of \$1,000,000 per occurrence, or higher if your state law requires • Business interruption insurance (recommended) • Commercial automobile liability insurance of at least \$1,000,000 or higher if your state law requires • Property/Casualty attached to vehicle insurance or homeowners

Insurance Companies

State Farm • Clearview Insurance • Chubb • Progressive • Farm Bureau
