

## JANICE HERRMANN BREECH D.V.M.

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### **EDUCATION GRADUATE CERTIFICATE IN VETERINARY FORENSIC SCIENCES**

University of Florida, the College of Veterinary Medicine – 2018

### **DOCTOR OF VETERINARY MEDICINE**

University of California Davis, School of Veterinary Medicine, Davis, CA - 1986

### **BACHELOR OF SCIENCE IN BIOLOGICAL SCIENCES**

University of California Davis, College of Agriculture and Environmental Sciences,  
Davis, CA – 1982

### **ASSOCIATE OF SCIENCE**

College of the Sequoias, Visalia, CA - 1980

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### **SKILLS & ABILITIES Current California license**

Current DEA licenses

Attend a minimum of 36 hours of continuing education every 24 months.

Experienced in High Quality High Volume spay/neuter procedures including  
pediatric surgery

Experienced in euthanasia training and techniques

Strong commitment to reducing pet overpopulation and other humane welfare  
objectives

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### **WORK HISTORY SHELTER & SPAY NEUTER VETERINARIAN, CENTRAL CALIFORNIA SPCA, FRESNO, CA**

July 2015 to present

Provide license for premise permit, provide DEA license, perform 25-35 surgeries  
per day on public and shelter animals, perform investigation exams on cruelty  
cases, order required lab tests, review test results, develop treatment plans, write  
investigation reports, assist in developing policies and procedures relating to  
animal care, perform necropsies on public and shelter animals as needed, train  
staff in euthanasia techniques, examine shelter animals and develop treatment  
plans as needed.

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**SPAY/NEUTER VETERINARIAN VALLEY OAK SPCA, VISALIA, CA**

October 2011 – July 2015

Performed High Quality High Volume spay/neuter surgeries for the public and for shelter animals. Treated foster animals and triaged sick and injured animals brought in by Animal Control Officers.

**ADJUNCT PROFESSOR COLLEGE OF SEQUOIAS, VISALIA, CA**

2011 - 2014

Taught Comparative Anatomy and Physiology for the Veterinary Technician program at the College of Sequoias. Prepared lesson plans and developed teaching aids. Performed numerous necropsies of normal and abnormal animals to prepare specimens for labs. The program did not become accredited and was discontinued.

**SHELTER VETERINARIAN VALLEY OAK SPCA, VISALIA, CA**

1990 – July 2015

Provided license for premise permit, developed policies and procedures relating to animal care including what materials to use, trained staff in euthanasia techniques, examined shelter animals and treated as needed, ordered DEA scheduled drugs, set up and reviewed DEA required paperwork, served on Board of Directors in various capacities and as Interim Executive Director. Served as the animal expert for an episode of the TV show Hoarders.

**ASSOCIATE VETERINARIAN, VISALIA, CA**

1986 - 1990

Worked in private practice at Redwood Veterinary Hospital and Lone Oak Veterinary Hospital, two practices in Visalia owned by the same group of individuals. I worked full time as a small animal practitioner, seeing clients, ordering diagnostics, setting up treatment plans and doing surgery.

**EQUINE EXPERIENCE, NEW JERSEY AND CALIFORNIA**

1973 – present

Owned, trained and showed various breeds of horses in various disciplines as an amateur. Disciplines include hunters, jumpers, English pleasure, English equitation, dressage, ranch horse versatility, Western equitation, Western horsemanship, trail, cowboy challenge, trail trails and endurance trail riding. My horses live on my property and are managed by me.



**ADDENDUM NO. 01**

**Issued:** Thursday, June 15, 2023  
**Project:** Annual Contract for Veterinary Services for the Visalia Animal Care Center (VACC)  
**Project No.:** RFP 22-23-49  
**Bids Due:** Wednesday, June 21, 2023 @ 2:00 p.m.

Addendum No. 01 is being issued to answer questions received pertaining to the proposal documents and to notify proposers of a correction in the document. This addendum becomes part of the Contract Documents for the above project and must be signed and submitted with Proposal.

**ITEM 1: QUESTIONS/RESPONSES**

- Q1:** Is provision of Spay and Neuter Services a required part of the Bid?  
**R1:** Yes. However, spay and neuter services need not be provided directly by the bidder, and may be provided by another contractor. The bidder must specify in their bid how the service is proposed to be provided, identifying any other contractor/subcontractor to be used, and include pricing for the service in the Proposed Fee Structure submitted, as requested in section D, on page 7 of RFP 22-23-49. If the cost of Spay and Neuter services will be paid directly to another contractor/subcontractor, the proposer should submit their best estimate of the price of the service. The current City contractor makes use of a City owned van for transportation of animals for surgery. Please specify in the bid, whether this vehicle is to be used, and any cost included in the bid for transportation (use of contractor vehicle, fuel, contractor/staff time). Specifics of this service may be negotiated with the successful bidder, using the submitted bid as a starting point.
- Q2:** Is a veterinarian providing services to the City themselves, without any employees, required to provide Worker's Compensation Insurance?  
**R2:** No. If a vendor providing services to the City of Visalia does not employ any employees, worker's compensation insurance is not required.
- Q3:** Is a Business Tax Certificate Required?  
**R3:** Yes. Any vendor providing services to the City, within City limits, is required to have a valid Business Tax Certificate. The cost of a professional services business tax certificate for this contract is estimated to be \$38 semi-annually (\$76 per year). Reimbursement of this cost can be included in the proposers bid.
- Q4:** Will the cost of the VACC premise permit and the DEA issued Controlled Substance Permit be paid by the City, or the Contractor?  
**R4:** The City will pay any filing and permit fees required to maintain the VACC premise permit and the DEA issued Controlled Substance Permit. The contractor will be responsible for oversight, review, and maintenance of all required conditions to receive these permits.
- Q5:** Will the successful bidder be considered an employee or a contractor?  
**R5:** The City of Visalia will enter into a contract with the successful bidder, and they will be considered a contractor. As such, they will have autonomy in the manner in which the services are provided and may negotiate to establish a mutually beneficial schedule for the required site visits.

**ITEM 2: CORRECTION**

Section V- Consultant Selection Procedure listed on Page 8 pertaining to the makeup of the Project Selection Committee, currently reads as:

*This committee may consist of representatives of the user department, members of the community, members of the Council, and may include a representative knowledgeable in transportation maintenance services from outside of the community.*

This information has been corrected to read as:

*This committee may consist of representatives of the user department, members of the community, members of the Council, and may include a representative knowledgeable in providing veterinary services from outside of the community.*

**PROPOSER ACKNOWLEDGMENT OF ADDENDUM NO. 1**

/s/ Purchasing Division  
(559) 713-4334

Proposer to sign and submit with Proposal.

Firm: Janice H Breech DVM Date: June 19, 2023  
By: Janice H Breech DVM  
Signature

To City of Visalia Purchasing Division

707 W. Acequia Avenue

Visalia, CA 93291

From Janice H Breech DVM

19361-A Avenue 300

Exeter, CA 93221

RFP No 22-23-49      **Veterinary Services for the Visalia Animal Care Center (VACC)**

June 19, 2023

- A. **General Information – contained in resume. Bidder is an individual and is the person to contact for more information or clarification. Any of the current staff of VACC can provide reference.**
- B. **Proposed Project Approach – Summary of services contained in Exhibit A – Scope of Work**

**Bidder is a veterinarian, a 1986 graduate of the University of California, Davis, School of Veterinary Medicine. Bidder holds license #9336 with the California Veterinary Medical Board. License is current. Bidder is also accredited with the USDA and can sign Health Certificates for dogs and cats traveling to other states from California. Bidder completes at least 36 hours of continuing education every two years. Bidder will provide the following medical services for the animals under the care of the City of Visalia at the Visalia Animal Care Center.**

**The following services will be provided for the set monthly fee:**

- A. **Bidder will continue to provide the current California veterinary license to be used for the Premise Permit #37334 for VACC. This premise permit allows the staff of VACC to follow veterinary set up guidelines for the treatment of animals at VACC including giving prescription medication. The cost of the premise permit, if any fees need to be paid, will be paid by the City of Visalia. (See Addendum No 01).**
- B. **Bidder will continue to possess a DEA license for the address of VACC. This enables the bidder to order controlled drugs and store them at VACC. This includes drugs used to provide humane euthanasia which are scheduled CII and CIII. Bidder will periodically review the various drug logs to ensure compliance. Bidder will be able to decide which staff are to have access to the controlled drugs and will provide staff with appropriate training. The cost of the DEA license, if any fees need to be paid, will be paid by the City of Visalia. (See Addendum No 01).**

- C. Bidder will continue to oversee the VACC protocols that relate to the health of the animals cared for there. This would include but not be limited to making recommendations as to intake protocols, cleaning/disinfecting protocols, treatment protocols, and others as required. Bidder will ensure medical records are kept in keeping with State and Federal standards. VACC will provide staff to perform protocols and administrative tasks, as well as required equipment, supplies, and storage room.
- D. Bidder will visit the shelter on an as needed basis. Currently, this is the mornings and afternoons of Mondays and Fridays but this can be changed temporarily or permanently to mutually benefit both parties as needs change. During these visits, sick and injured animals are checked on and treatment plans made. Progress of animals on treatment is noted. Also, general conditions of the shelter are noted. Storage of medications may be checked to ensure no expired drugs are on site. Any safety concerns seen are noted.
- E. Bidder is available via cell phone via text or calls to provide consultation for injured or sick animals in the shelter, coming in via ACO truck, or out in the field. Bidder will only evaluate animals that are under the care and control of VACC. If deemed necessary, bidder will visit in person as conditions allow. Bidder's cell phone number is posted with the rest of the employee's phone numbers in staff areas. If Bidder is not available, (I have been known to hike in areas without cell reception when on vacation) another veterinarian should be contacted if the condition of the animal is severe. Visalia has an emergency clinic, TKVES, that is available every evening after 5 pm and every weekend.
- F. Bidder will continue to provide training and certification of approved VACC staff for the proper administering of medications to housed animals and humane euthanasia of animals. To be discussed for medicating animals will be proper storage of medication, how to draw up correct amounts, how often to administer, by what route and for how long. Medication is not to leave the shelter to go home with an animal. When and if a foster program is set up, this policy can be revisited. To be discussed for humane euthanasia would be all of the topics required by law. This is accomplished by reviewing a euthanasia handbook written by the bidder in a five-hour class led by the bidder. The bidder encourages any staff member to take this class to get a proper understanding of euthanasia. The class is required for staff attempting to become Certified Euthanasia Technicians. After the class, approved staff can begin training with other CET's to learn hands on techniques of proper restraint, venipuncture and other skills required for euthanasia. The bidder will oversee the training and step in as required to provide additional training. Once a staff member feels comfortable with the required skill set, the bidder will personally observe the humane euthanasia process with several animals. If the staff member is deemed competent by the bidder, the staff member becomes a CET.
- G. The bidder understands that VACC feels strongly about only adopting out previously spayed and neutered animals. This prevents the shelter from adding to the area's pet overpopulation problem. The bidder's full-time job is working at another facility, CCSPCA, in Fresno. A majority of the bidder's time there is spent as a High Quality High Volume Spay Neuter, HQHVSN, surgeon. The bidder currently volunteers to drive animals from VACC to CCSPCA and back twice a week. This has seemed to be often enough to provide timely S/N services for VACC. VACC has a standing appointment with CCSPCA for 15 animals on

Mondays and 10 animals on Fridays. This is a flexible arrangement. VACC has signed a MOU with CCSPCA and VACC is charged normal rescue prices for services rendered. I receive no compensation for the VACC surgeries other than my normal salary from CCSPCA. I would continue to receive my salary whether or not VACC continues as a CCSPCA client. VACC is free to pursue S/N services from other entities. This relationship has been beneficial for all parties and hopefully will continue to be so in the future.

The following services will be provided by bidder for the hourly rate:

- H. As an accredited veterinarian, bidder is able to provide examinations and paperwork to provide dogs and cats traveling to other states (other than Hawaii) with required health certificates or Certified Veterinary Inspections, CVI's. Exams are done as often as required. Exams will take place at a time to be mutually agreed upon. VACC pays for the GVL fees that allow proper CVI paperwork to be generated.
  - I. Bidder has special training in the field of Veterinary Forensics and is able to provide assistance with cruelty investigations. Bidder can provide consultation over the phone or conduct in person examinations. Bidder is able to document evidence, perform investigative examinations and basic necropsies and write formal reports to be submitted to the local law enforcement agency or DA's office. Bidder has experience testifying on the witness stand both as an expert witness and to back up written reports.
- C. Staff Qualifications and Experience: Bidder has no staff. Bidder has been a veterinarian since 1986 and worked in the shelter medicine field since 1991. Bidder has worked for VACC since its inception.
  - D. Proposed Fee Structure and Schedule – submitted in separate sealed envelope.
  - E. Conflict of Interest – No conflict of interest exists.
  - F. Insurance – Original and 4 copies have only summary insurance sheets. The flash drive contains the entire document for all 3 insurance policies. Also, the City of Visalia should have current insurance policies on file as I am the current job holder. As bidder is not a business but an individual, a Workers Compensation Policy is not required. See Addendum No 01.
  - G. Business Tax Certificate – Bidder understands that if the contract is awarded to me, a Business Tax Certificate will be procured.
  - H. Exhibit B – Required forms – are only submitted in the original copy of the bid.

15 This **Spectrum Policy** consists of the Declarations, Coverage Forms, Common Policy Conditions and any  
63 other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock  
NX insurance company of The Hartford Insurance Group shown below.

SBM

**INSURER:** SENTINEL INSURANCE COMPANY, LIMITED  
ONE HARTFORD PLAZA, HARTFORD, CT 06155  
**COMPANY CODE:** A



**Policy Number:** 83 SBM NX6315 SA

## SPECTRUM POLICY DECLARATIONS

**Named Insured and Mailing Address:** JANICE BREECH, DVM  
(No., Street, Town, State, Zip Code)

19361 AVENUE 300 UNIT A  
EXETER CA 93221

**Policy Period:** From 04/26/23 To 04/26/24 1 YEAR  
12:01 a.m., Standard time at your mailing address shown above. **Exception:** 12 noon in New Hampshire.

**Name of Agent/Broker:** HUB INTL MIDWEST LTD/AVMA/PLIT  
**Code:** 550728

**Previous Policy Number:** 83 SBM NX6315

**Named Insured is:** INDIVIDUAL

**Audit Period:** NON-AUDITABLE

**Type of Property Coverage:** NONE

**Insurance Provided:** In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

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**TOTAL ANNUAL PREMIUM IS:** \$500 MP

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Countersigned by *Suean S. Castaneda*  
Authorized Representative

02/07/23  
Date

**POLICY NUMBER:** 83 SBM NX6315



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

ADDITIONAL INSURED - PERSON-ORGANIZATION

THE CITY OF VISALIA, ITS OFFICERS, AGENTS, EMPLOYEES,  
RESPRESENTATIVES AND VOLUNTEERS ARE ADDED AS ADDITIONAL  
INSURED AS RESPECTS TO OPERATIONS AND ACTIVITIES OF, OR ON  
BEHALF OF THE NAMED INSURED, PERFORMED UNDER CONTRACT WITH  
VISALIA, CA 93291  
707 W. ACEQUIA AVE.  
VISALIA, CA 93291

THE COUNTY OF TULARE, ITS OFFICERS, AGENTS, OFFICIALS, EMPLOYEES AND  
VOLUNTEERS ARE TO BE COVERED AS ADDITIONAL INSURED AS RESPECTS:  
LIABILITY ARISING OUT OF WORK OR OPERATIONS PERFORMED BY OR ON  
BEHALF OF THE CONTRACTOR; OR AUTOMOBILES OWNED, LEASED, HIRED OR  
BORROWED BY THE CONTRACTOR  
5957 SOUTH MOONEY BLVD  
VISALIA, CA 93277



USAA CASUALTY INSURANCE COMPANY

(A Stock Insurance Company)
9800 Fredericksburg Road - San Antonio, Texas 78288
CALIFORNIA AUTO POLICY
RENEWAL DECLARATIONS
(ATTACH TO PREVIOUS POLICY)

ADDL INFO ON NEXT PAGE MAIL MCH-M-I
RENEWAL OF

State 09 14 19 Veh POLICYNUMBER
CA 467467467 XMR 00211 60 34C 7101 6
POLICYPERIOD: (12:01 A.M. standard time)
EFFECTIVE APR 01 2023 TO OCT 01 2023
OPERATORS
01 JANICE H BREECH

Named Insured and Address

JANICE H BREECH
19361 AVENUE 300 UNIT A
EXETER CA 93221-9384

Description of Vehicle(s)

Table with columns: VEH, YEAR, TRADE NAME, MODEL, BODY TYPE, ANNUAL MILEAGE, IDENTIFICATION NUMBER, VEH USE\*, WORKSCHOOL. Rows include EXISS, NISSAN, and HYUNDAI.

The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated.
VEH 09 EXETER CA 93221-9382
VEH 14 EXETER CA 93221-9382
VEH 19 EXETER CA 93221-9382

This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized elsewhere in this policy.

Table with columns: COVERAGES, LIMITS OF LIABILITY, VEH 09, VEH 14, VEH 19. Rows include PART A - LIABILITY, PART B - MEDICAL PAYMENTS, PART C - UNINSURED MOTORISTS, PART D - PHYSICAL DAMAGE COVERAGE, and VEHICLE TOTAL PREMIUM.

6 MONTH PREMIUM \$ 800.50
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL, STATEMENT TO FOLLOW.

ADDITIONAL MESSAGE(S) - SEE FOLLOWING PAGE(S)

ENDORSEMENTS: ADDED 04-01-23 - NONE
REMAIN IN EFFECT (REFER TO PREVIOUS POLICY) - RSGPCW(01) 5100CA(02)
INFORMATION FORMS: CADS(05) 40CA(01) 13580(03)

14 XXX99000N 19 RSF46000N

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas, on this date FEBRUARY 24, 2023

Kelly Armstrong, Secretary
Randy Termeer, President



## Veterinary Professional Liability Insurance Policy Certificate of Insurance

<p>Item 1. Insured by the stock company below and hereinafter called the Company <b>Zurich American Insurance Company</b></p>	<p>Master Policy Number: EOL 5241302 -18 Certificate Number: VETPRO008093 Date Issued: 10/22/2022</p>																											
<p>Item 2. <b>Named Certificate Holder</b>, member number, rating code and Address</p> <p>Janice Herrmann Breech, DVM 19361-A Avenue 300 Exeter, CA 93221-9776</p> <table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Member Name</u></td> <td style="border: none;"><u>Member Number</u></td> <td style="border: none;"><u>Rating Code</u></td> </tr> <tr> <td style="border: none;">Janice Breech</td> <td style="border: none;">24187</td> <td style="border: none;">[III] Predominantly Small Animal</td> </tr> </table>	<u>Member Name</u>	<u>Member Number</u>	<u>Rating Code</u>	Janice Breech	24187	[III] Predominantly Small Animal	<p>For More Information or to File a Claim, Please Call (800) 228-7548.</p> <p>Notice to the Company:</p> <p>Zurich American Insurance Company Professional Programs Claims PO Box 968017 Schaumburg, IL 60196</p>																					
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<p>Item 3. Policy Period</p> <p>From 01/01/2023 To 01/01/2024 12:01 A.M. Standard Time at the address of the <b>Named Certificate Holder</b> stated in Item 2.</p>																												
<p>Item 4. Coverage Schedule (Coverage only applies if purchased and shown in the Coverage Schedule below. If N/A or no Limit is below, there is no Coverage under the policy.)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Insuring Agreements</th> <th style="width: 30%;">Limit of Liability (Each Claim)</th> <th style="width: 35%;">Aggregate Limit of Liability</th> </tr> </thead> <tbody> <tr> <td>A. Veterinary Professional Liability Coverage</td> <td style="text-align: center;">\$3,000,000</td> <td style="text-align: center;">\$5,000,000</td> </tr> <tr> <td>B. Veterinary License Defense Coverage</td> <td style="text-align: center;">\$100,000</td> <td style="text-align: center;">\$100,000</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 15%;">Limit of Liability (Any One Animal)</th> <th style="width: 15%;">Limit of Liability (Transportation)</th> <th style="width: 30%;">Limit of Liability (Specified Premises)</th> </tr> </thead> <tbody> <tr> <td>C. Bailee Coverage</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 15%;">Limit of Liability (Any One Unit)</th> <th style="width: 15%;">Limit of Liability (Transportation)</th> <th style="width: 15%;">Limit of Liability (Specified Premises)</th> <th style="width: 25%;">Deductible (Each Claim)</th> </tr> </thead> <tbody> <tr> <td>D. Embryo and Semen Storage Coverage</td> <td></td> <td></td> <td></td> <td style="text-align: center;">\$1,000</td> </tr> </tbody> </table>		Insuring Agreements	Limit of Liability (Each Claim)	Aggregate Limit of Liability	A. Veterinary Professional Liability Coverage	\$3,000,000	\$5,000,000	B. Veterinary License Defense Coverage	\$100,000	\$100,000		Limit of Liability (Any One Animal)	Limit of Liability (Transportation)	Limit of Liability (Specified Premises)	C. Bailee Coverage					Limit of Liability (Any One Unit)	Limit of Liability (Transportation)	Limit of Liability (Specified Premises)	Deductible (Each Claim)	D. Embryo and Semen Storage Coverage				\$1,000
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<p>Item 5. Schedule of Purchased Plan Numbers and Location(s) for Bailee Coverage (Bailee Plan) and/or Embryo and Semen Storage Coverage Plan (E/S Plan) For additional locations, please see the attached page.</p> <table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Location Number/Address</u></td> <td style="border: none;"><u>Bailee Plan</u></td> <td style="border: none;"><u>E/S Plan</u></td> </tr> </table>	<u>Location Number/Address</u>	<u>Bailee Plan</u>	<u>E/S Plan</u>	<p>Item 6. Premium and Coverage Summary</p> <table style="width: 100%; border: none;"> <tr> <td style="border: none;">A. Veterinary Professional Liability</td> <td style="border: none; text-align: right;">\$ 367.00</td> </tr> <tr> <td style="border: none;">B. Veterinary License Defense Coverage</td> <td style="border: none; text-align: right;">\$ 135.00</td> </tr> <tr> <td style="border: none;">C. Bailee Coverage</td> <td style="border: none; text-align: right;">\$</td> </tr> <tr> <td style="border: none;">D. Embryo and Semen Storage Coverage</td> <td style="border: none; text-align: right;">\$</td> </tr> <tr> <td style="border: none;">Excess Professional Liability (if applicable)</td> <td style="border: none; text-align: right;">\$ 224.00</td> </tr> <tr> <td style="border: none;">State Taxes (if applicable)</td> <td style="border: none; text-align: right;">\$</td> </tr> <tr> <td style="border: none;"><b>Total Premium Due:</b></td> <td style="border: none; text-align: right;"><b>\$ 726.00</b></td> </tr> </table>	A. Veterinary Professional Liability	\$ 367.00	B. Veterinary License Defense Coverage	\$ 135.00	C. Bailee Coverage	\$	D. Embryo and Semen Storage Coverage	\$	Excess Professional Liability (if applicable)	\$ 224.00	State Taxes (if applicable)	\$	<b>Total Premium Due:</b>	<b>\$ 726.00</b>										
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<p>Item 7. Forms Attached at Issuance U-VPL-265-A CA (01/23)</p>																												
<p>This <b>Certificate of Insurance</b> is issued off the Master Policy held by the American Veterinary Medical Association (A.V.M.A.) Professional Liability Insurance Trust. By acceptance of this policy the <b>Named Certificate Holder</b> agrees that the statements in the certificate and the application and any attachments hereto are the <b>Named Certificate Holder's</b> agreement and representations and that the policy embodies all agreements existing between the <b>Named Certificate Holder</b> and the <b>Company</b> or any of its representatives relating to this insurance</p>																												