The Ultimate Guide to Georgia Mobile Pet Grooming Insurance

Protect Your Business, Your Clients, and Your Livelihood



Brought to you by





Why Mobile Pet Groomers in Georgia Need Insurance

Georgia's hot, humid climate, unpredictable storms, and strict dog bite liability laws make insurance a must-have for mobile pet groomers:

- Extreme Heat Risks: Dogs can suffer from heat exhaustion in Georgia's summer months.
- Hurricane & Flooding Threats: Coastal areas like Savannah are prone to severe storms.
- Strict Dog Bite Laws: Groomers are often fully liable for dog bites, even if it's the first incident.
- Heavy Traffic in Atlanta: Car accidents involving grooming vans are more likely in urban areas.

Georgia follows a "strict liability" rule for dog bites, meaning groomers can be sued even if they weren't negligent.

What You Need to Legally Operate

a Mobile Pet Grooming Business in Georgia



While Georgia does not require a statewide pet grooming license, you may need:

- ✓ General Business License: Required in cities like Atlanta, Augusta, and Savannah.
- ✓ Commercial Auto Insurance: Legally required if you own a grooming van.
- ✓ Workers' Compensation Insurance: Mandatory if you have employees.
- ✓ General Liability & Professional Liability Insurance: Highly recommended to avoid lawsuits.
- Many landlords & event spaces require **proof of insurance** before allowing you to operate on their property.

Essential Coverage for Georgia Groomers

√ General Liability Insurance

- Covers customer injuries, dog bites, and property damage.

✓ Professional Liability Insurance

 Covers grooming mistakes, pet injuries, and negligence claims.

√ Commercial Auto Insurance

- Covers accidents, hurricanes, theft, and flooding.

✓ Equipment & Tool Coverage

- Covers clippers, shears, dryers, tables, and grooming tools.

✓ Workers' Compensation

- Covers employee injuries, dog bites, and lost wages



Georgia's weather & dog bite laws make liability & auto insurance critical for pet groomers.

Understanding Pricing & Risk Factors

Coverage Type	Average Monthly Cost in Georgia
General Liability	\$30 - \$60
Professional Liability	\$40 - \$80
Commercial Auto	\$75 - \$16 <mark>0</mark>
Equipment Coverage	\$15 - \$50
Workers' Compensation	Varies by payroll size

™ Why Are Insurance Rates in Georgia Lower Than in Some States?

- ✓ Lower risk of lawsuits compared to California or New York
- ✓ More affordable commercial auto insurance than hurricane-prone coastal states



True Stories

from Georgia Mobile Groomers

Case Study 1: Heat-Related Pet Injury in Atlanta

Lena, a mobile groomer in Atlanta, groomed a bulldog in the summer. The pet suffered heat exhaustion, and the owner sued for negligence.

PHer professional liability insurance covered the legal fees, preventing a major financial loss.



Case Study 2: Hurricane Damage to a Grooming Van in Savannah

Brian parked his mobile grooming van in Savannah when a hurricane caused severe flooding, destroying his vehicle and equipment.

His commercial auto insurance covered the loss, allowing him to replace his van and resume business.



Get Affordable Insurance

for Your Mobile Grooming Business



- ✓ Instant Online Quotes
- Custom Plans for Georgia Groomers
- Trusted by Mobile Groomers Nationwide

Don't wait until it's too late — get insured today!



Our Team Meet Chaz & Zach







Chaz



We've helped thousands of mobile pet groomers get the right insurance coverage. We know the risks you face every day —whether it's an accident on the road, a stolen piece of equipment, or an unexpected lawsuit.

That's why we've made it easy to find the best insurance plan for your business."

