

# Veterinarian looks after his lifelong dream

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“I really love being a veterinarian. I decided when I was 10 years old that I wanted to be one. I’ve been blessed with a job I love.”



That’s how Dr. Keith Merritt describes his passion for his job as a veterinarian. He’s been the driving force behind the success of his equine veterinary hospital.

## A back condition changed his career

Dr. Merritt’s career took a turn when he suffered a debilitating back condition that led to multiple surgeries and complications. For the first time in his life, he wasn’t able to practice hands-on medicine with horses. Through physical therapy, his everyday living skills improved, but he still faced serious limitations. The practice he loved had turned into a part-time career.

## The value of business protection

Fortunately, Dr. Merritt had purchased Overhead Expense insurance from Principal®. As the primary veterinarian of the hospital, he felt it made sense to protect himself, his business and his employees if something happened to him.

The insurance benefits helped him cover his employees’ salaries and continue making payments on the lease and major pieces of equipment.

Dr. Merritt appreciated the smooth claims process. “It’s been automatic. The people have been great—very polite and understanding. I’ve dealt with many insurance companies, but the people at Principal have been especially nice. I’ve told other veterinarians they need this coverage and if they get it, go through Principal,” he says.

## Adjusting to a new way of life

Although his involvement in the practice has changed, Dr. Merritt is still part of a field he loves. “If I could work on horses for free and still afford to live, I would.” Thankfully, his insurance was there to keep the doors of his veterinary hospital open and his dream alive.

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We’ve got huge overhead. The checks from Principal keep the hospital running and everybody on the payroll. It’s kept us going.

– Dr. Keith Merritt

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