

# Veterinarian looks after his lifelong dream



The business protection that Dr. Keith Merritt purchased helped keep his equine veterinary hospital open when the unexpected happened.

## A back condition changed his career

His 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, Dr. Merritt wasn't able to practice hands-on medicine with horses. Through physical therapy, his everyday skills improved, but he still faced serious limitations. The practice he loved had turned into a part-time career.

## The value of business protection

Dr. Merritt has always been passionate about his profession. As the primary veterinarian at his equine hospital, he felt it made sense to help protect himself, his business and employees with Overhead Expense (OE) from Principal®.

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

Dr. Merritt also 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.



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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