

PET GROOMING BUSINESS INSURANCE

PET GROOMING BUSINESS INSURANCE IS AN ESSENTIAL ASPECT OF RUNNING A SUCCESSFUL PET GROOMING BUSINESS. THIS TYPE OF INSURANCE PROVIDES COVERAGE AGAINST VARIOUS RISKS, INCLUDING LIABILITY CLAIMS, PROPERTY DAMAGE, AND EMPLOYEE INJURIES. AS THE PET GROOMING INDUSTRY CONTINUES TO GROW, SO DOES THE NEED FOR BUSINESS OWNERS TO PROTECT THEIR INVESTMENTS AND ENSURE COMPLIANCE WITH LEGAL REQUIREMENTS. IN THIS ARTICLE, WE WILL EXPLORE THE IMPORTANCE OF PET GROOMING BUSINESS INSURANCE, THE TYPES OF COVERAGE AVAILABLE, AND HOW TO CHOOSE THE RIGHT POLICY FOR YOUR NEEDS. ADDITIONALLY, WE WILL DISCUSS THE FACTORS THAT AFFECT INSURANCE PREMIUMS AND PROVIDE TIPS ON FINDING THE BEST INSURANCE PROVIDERS.

- UNDERSTANDING PET GROOMING BUSINESS INSURANCE
- TYPES OF COVERAGE FOR PET GROOMING BUSINESSES
- WHY PET GROOMING BUSINESS INSURANCE IS ESSENTIAL
- HOW TO CHOOSE THE RIGHT INSURANCE POLICY
- FACTORS AFFECTING INSURANCE PREMIUMS
- FINDING THE BEST INSURANCE PROVIDERS

UNDERSTANDING PET GROOMING BUSINESS INSURANCE

PET GROOMING BUSINESS INSURANCE IS A SPECIALIZED TYPE OF INSURANCE THAT CATERS TO THE UNIQUE NEEDS OF GROOMING PROFESSIONALS AND BUSINESS OWNERS. IT OFFERS A SAFETY NET AGAINST VARIOUS RISKS INHERENT IN THE PET GROOMING INDUSTRY, SUCH AS ACCIDENTS, PROPERTY DAMAGE, AND LEGAL CLAIMS. WITH MANY PET OWNERS ENTRUSTING THEIR BELOVED ANIMALS TO GROOMING SERVICES, THE POTENTIAL FOR MISHAPS INCREASES, MAKING INSURANCE A CRUCIAL ASSET FOR BUSINESS PROTECTION.

THIS INSURANCE NOT ONLY SAFEGUARDS THE BUSINESS OWNER BUT ALSO BUILDS TRUST WITH CLIENTS. KNOWING THAT THEIR PETS ARE IN A PROFESSIONALLY INSURED ENVIRONMENT ENCOURAGES PET OWNERS TO CHOOSE YOUR GROOMING SERVICE OVER COMPETITORS. ADDITIONALLY, MANY CLIENTS MAY NOW REQUIRE PROOF OF INSURANCE BEFORE ALLOWING THEIR PETS TO BE GROOMED, MAKING THIS COVERAGE MORE VITAL THAN EVER.

TYPES OF COVERAGE FOR PET GROOMING BUSINESSES

THERE ARE SEVERAL TYPES OF COVERAGE THAT PET GROOMING BUSINESSES SHOULD CONSIDER WHEN PURCHASING INSURANCE. EACH TYPE SERVES A DIFFERENT PURPOSE AND OFFERS PROTECTION AGAINST SPECIFIC RISKS. BELOW ARE THE MOST COMMON TYPES OF COVERAGE AVAILABLE:

- **GENERAL LIABILITY INSURANCE:** THIS COVERAGE PROTECTS AGAINST THIRD-PARTY CLAIMS FOR BODILY INJURY OR PROPERTY DAMAGE. FOR EXAMPLE, IF A PET INJURES ANOTHER PET OR A CUSTOMER DURING GROOMING, THIS INSURANCE CAN COVER LEGAL FEES AND DAMAGES.
- **PROFESSIONAL LIABILITY INSURANCE:** ALSO KNOWN AS ERRORS AND OMISSIONS INSURANCE, THIS TYPE PROTECTS AGAINST CLAIMS RELATED TO PROFESSIONAL MISTAKES OR NEGLIGENCE. IF A PET SUFFERS HARM DUE TO IMPROPER GROOMING TECHNIQUES, THIS INSURANCE CAN PROVIDE COVERAGE.

- **PROPERTY INSURANCE:** THIS INSURANCE COVERS DAMAGE TO YOUR BUSINESS PROPERTY, INCLUDING GROOMING EQUIPMENT, FURNITURE, AND THE PHYSICAL LOCATION. IT IS ESSENTIAL FOR PROTECTING YOUR INVESTMENT IN CASE OF FIRE, THEFT, OR NATURAL DISASTERS.
- **WORKERS' COMPENSATION INSURANCE:** IF YOU EMPLOY STAFF, THIS INSURANCE IS OFTEN LEGALLY REQUIRED. IT COVERS MEDICAL EXPENSES AND LOST WAGES FOR EMPLOYEES INJURED ON THE JOB, ENSURING A SAFER WORKPLACE.
- **BUSINESS INTERRUPTION INSURANCE:** THIS COVERAGE PROVIDES FINANCIAL SUPPORT IF YOUR BUSINESS OPERATIONS ARE HALTED DUE TO A COVERED EVENT, SUCH AS A FIRE OR SEVERE WEATHER, ALLOWING YOU TO PAY BILLS AND MAINTAIN OPERATIONS.

WHY PET GROOMING BUSINESS INSURANCE IS ESSENTIAL

THE IMPORTANCE OF PET GROOMING BUSINESS INSURANCE CANNOT BE OVERSTATED. FIRST AND FOREMOST, IT PROTECTS THE BUSINESS OWNER FROM FINANCIAL LOSS DUE TO UNEXPECTED EVENTS. WITHOUT INSURANCE, THE COSTS ASSOCIATED WITH ACCIDENTS, DAMAGES, OR LEGAL DISPUTES CAN BE CRIPPLING.

FURTHERMORE, HAVING INSURANCE ENHANCES THE CREDIBILITY OF YOUR BUSINESS. CLIENTS ARE MORE LIKELY TO TRUST A GROOMING SERVICE THAT IS FULLY INSURED, AS IT DEMONSTRATES PROFESSIONALISM AND A COMMITMENT TO SAFETY. THIS TRUST CAN LEAD TO INCREASED CUSTOMER LOYALTY AND REFERRALS, WHICH ARE VITAL FOR BUSINESS GROWTH.

HOW TO CHOOSE THE RIGHT INSURANCE POLICY

SELECTING THE RIGHT INSURANCE POLICY FOR YOUR PET GROOMING BUSINESS INVOLVES SEVERAL STEPS. IT IS CRUCIAL TO CONDUCT THOROUGH RESEARCH AND CONSIDER YOUR SPECIFIC BUSINESS NEEDS. HERE ARE SOME TIPS TO GUIDE YOU:

- **ASSESS YOUR RISKS:** IDENTIFY THE SPECIFIC RISKS ASSOCIATED WITH YOUR GROOMING BUSINESS. CONSIDER FACTORS SUCH AS THE SIZE OF YOUR BUSINESS, THE NUMBER OF EMPLOYEES, AND THE TYPES OF SERVICES OFFERED.
- **COMPARE POLICIES:** OBTAIN QUOTES FROM MULTIPLE INSURANCE PROVIDERS TO COMPARE COVERAGE OPTIONS AND COSTS. LOOK FOR POLICIES THAT OFFER COMPREHENSIVE COVERAGE TAILORED TO THE GROOMING INDUSTRY.
- **READ REVIEWS:** CHECK CUSTOMER REVIEWS AND RATINGS FOR INSURANCE COMPANIES. THIS CAN PROVIDE INSIGHT INTO THE COMPANY'S RELIABILITY AND CUSTOMER SERVICE.
- **CONSULT WITH AN AGENT:** SPEAK WITH AN INSURANCE AGENT WHO SPECIALIZES IN BUSINESS INSURANCE. THEY CAN HELP YOU UNDERSTAND YOUR OPTIONS AND FIND THE BEST POLICY FOR YOUR NEEDS.
- **REVIEW REGULARLY:** AS YOUR BUSINESS GROWS AND EVOLVES, YOUR INSURANCE NEEDS MAY CHANGE. REGULARLY REVIEW YOUR POLICY AND ADJUST COVERAGE AS NECESSARY.

FACTORS AFFECTING INSURANCE PREMIUMS

UNDERSTANDING THE FACTORS THAT AFFECT INSURANCE PREMIUMS CAN HELP PET GROOMING BUSINESS OWNERS MANAGE COSTS EFFECTIVELY. SEVERAL KEY ELEMENTS INFLUENCE HOW MUCH YOU WILL PAY FOR COVERAGE:

- **BUSINESS SIZE:** LARGER BUSINESSES WITH MORE EMPLOYEES AND HIGHER REVENUE TYPICALLY FACE HIGHER PREMIUMS DUE TO INCREASED RISK EXPOSURE.
- **LOCATION:** THE GEOGRAPHICAL AREA WHERE YOUR BUSINESS OPERATES CAN IMPACT RATES. AREAS WITH HIGHER CRIME RATES OR NATURAL DISASTER RISKS MAY SEE INCREASED PREMIUMS.
- **CLAIMS HISTORY:** A HISTORY OF FREQUENT CLAIMS CAN LEAD TO HIGHER PREMIUMS. INSURERS MAY VIEW A BUSINESS WITH A HIGH CLAIMS HISTORY AS A GREATER RISK.
- **TYPE OF SERVICES OFFERED:** THE SPECIFIC SERVICES YOU PROVIDE CAN INFLUENCE PREMIUMS. BUSINESSES OFFERING MORE SPECIALIZED SERVICES MAY FACE DIFFERENT RISK ASSESSMENTS.
- **INSURANCE COVERAGE LIMITS:** HIGHER COVERAGE LIMITS GENERALLY RESULT IN HIGHER PREMIUMS, AS THE INSURER IS TAKING ON MORE RISK.

FINDING THE BEST INSURANCE PROVIDERS

FINDING THE RIGHT INSURANCE PROVIDER IS CRUCIAL FOR SECURING THE BEST COVERAGE FOR YOUR PET GROOMING BUSINESS. START BY RESEARCHING COMPANIES THAT SPECIALIZE IN BUSINESS INSURANCE, PARTICULARLY THOSE WITH EXPERIENCE IN THE PET INDUSTRY. LOOK FOR THE FOLLOWING ATTRIBUTES WHEN EVALUATING POTENTIAL PROVIDERS:

- **REPUTATION:** CHOOSE A PROVIDER WITH A STRONG REPUTATION FOR RELIABILITY AND CUSTOMER SERVICE. THIS CAN BE ASSESSED THROUGH ONLINE REVIEWS AND INDUSTRY RATINGS.
- **COVERAGE OPTIONS:** ENSURE THE PROVIDER OFFERS COMPREHENSIVE COVERAGE TAILORED TO THE NEEDS OF PET GROOMING BUSINESSES.
- **FINANCIAL STABILITY:** INVESTIGATE THE FINANCIAL HEALTH OF THE INSURANCE COMPANY. A FINANCIALLY STABLE COMPANY IS MORE LIKELY TO PAY CLAIMS PROMPTLY.
- **CUSTOMER SERVICE:** EVALUATE THE RESPONSIVENESS AND HELPFULNESS OF THE PROVIDER'S CUSTOMER SERVICE TEAM. GOOD SUPPORT CAN MAKE A DIFFERENCE IN HANDLING CLAIMS.
- **POLICY FLEXIBILITY:** LOOK FOR INSURERS THAT OFFER CUSTOMIZABLE POLICIES TO FIT YOUR UNIQUE BUSINESS NEEDS.

FAQ SECTION

Q: WHAT IS PET GROOMING BUSINESS INSURANCE?

A: PET GROOMING BUSINESS INSURANCE IS A SPECIALIZED FORM OF INSURANCE THAT PROTECTS PET GROOMING BUSINESSES AGAINST VARIOUS RISKS, INCLUDING LIABILITY CLAIMS, PROPERTY DAMAGE, AND EMPLOYEE INJURIES. IT ENSURES BUSINESS OWNERS ARE FINANCIALLY SAFEGUARDED IN CASE OF UNEXPECTED EVENTS.

Q: DO I REALLY NEED INSURANCE FOR MY PET GROOMING BUSINESS?

A: YES, HAVING INSURANCE IS ESSENTIAL FOR PROTECTING YOUR BUSINESS FROM FINANCIAL LOSSES DUE TO ACCIDENTS, INJURIES, OR LEGAL CLAIMS. IT ENHANCES YOUR CREDIBILITY AND CAN BE A REQUIREMENT FOR CLIENTS.

Q: WHAT TYPES OF COVERAGE SHOULD I CONSIDER FOR MY PET GROOMING BUSINESS?

A: KEY TYPES OF COVERAGE INCLUDE GENERAL LIABILITY INSURANCE, PROFESSIONAL LIABILITY INSURANCE, PROPERTY INSURANCE, WORKERS' COMPENSATION INSURANCE, AND BUSINESS INTERRUPTION INSURANCE. EACH TYPE ADDRESSES DIFFERENT RISKS ASSOCIATED WITH RUNNING A GROOMING BUSINESS.

Q: HOW CAN I LOWER MY PET GROOMING BUSINESS INSURANCE PREMIUMS?

A: TO LOWER PREMIUMS, CONSIDER INCREASING YOUR DEDUCTIBLE, MAINTAINING A GOOD CLAIMS HISTORY, IMPLEMENTING SAFETY MEASURES, AND COMPARING QUOTES FROM MULTIPLE INSURANCE PROVIDERS TO FIND THE BEST RATES.

Q: IS WORKERS' COMPENSATION INSURANCE MANDATORY FOR PET GROOMING BUSINESSES?

A: IN MANY JURISDICTIONS, WORKERS' COMPENSATION INSURANCE IS LEGALLY REQUIRED IF YOU HAVE EMPLOYEES. IT COVERS MEDICAL EXPENSES AND LOST WAGES FOR EMPLOYEES INJURED ON THE JOB.

Q: HOW OFTEN SHOULD I REVIEW MY PET GROOMING BUSINESS INSURANCE POLICY?

A: IT IS ADVISABLE TO REVIEW YOUR INSURANCE POLICY ANNUALLY OR WHENEVER THERE ARE SIGNIFICANT CHANGES IN YOUR BUSINESS, SUCH AS EXPANDING SERVICES, HIRING MORE EMPLOYEES, OR MOVING LOCATIONS.

Q: WHAT SHOULD I LOOK FOR IN AN INSURANCE PROVIDER FOR MY GROOMING BUSINESS?

A: LOOK FOR A PROVIDER WITH A SOLID REPUTATION, COMPREHENSIVE COVERAGE OPTIONS, FINANCIAL STABILITY, EXCELLENT CUSTOMER SERVICE, AND FLEXIBILITY TO CUSTOMIZE YOUR POLICY ACCORDING TO YOUR BUSINESS NEEDS.

Q: CAN I GET PET GROOMING BUSINESS INSURANCE IF I WORK FROM HOME?

A: YES, YOU CAN OBTAIN PET GROOMING BUSINESS INSURANCE EVEN IF YOU OPERATE FROM HOME. HOWEVER, ENSURE THAT YOUR POLICY COVERS HOME-BASED BUSINESSES AND THE SPECIFIC RISKS ASSOCIATED WITH GROOMING.

Q: WHAT HAPPENS IF A PET GETS INJURED WHILE IN MY CARE?

A: IF A PET GETS INJURED WHILE IN YOUR CARE, YOUR GENERAL LIABILITY INSURANCE CAN HELP COVER THE COSTS ASSOCIATED WITH THE INCIDENT, INCLUDING LEGAL FEES AND DAMAGES IF A CLAIM IS MADE AGAINST YOU.

Q: HOW LONG DOES IT TAKE TO GET PET GROOMING BUSINESS INSURANCE?

A: THE PROCESS OF OBTAINING PET GROOMING BUSINESS INSURANCE CAN VARY BUT TYPICALLY TAKES A FEW DAYS TO A COUPLE OF WEEKS. THIS TIMEFRAME INCLUDES OBTAINING QUOTES, REVIEWING POLICIES, AND FINALIZING COVERAGE.

Pet Grooming Business Insurance

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pet grooming business insurance: *The Dog Grooming Business Course* Kristian Maris, 2016-09-16 Dog groomers and business don't mix? Guess again because, with this business blueprint, your chances of setting up and running a successful dog grooming business are increased tenfold. This course is for you, whether you are grooming from home, as a mobile groomer, or thinking about opening a commercial salon. It doesn't matter if you're not a groomer in fact, you'll really benefit from this course if that's the case (especially when it comes to respecting what dog groomers contend with every day). It also doesn't matter where in the world you live. The lessons in this course are relevant universally.

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pet grooming business insurance: **Dog Grooming For Dummies** Margaret H. Bonham, 2022-09-13 Make your puppy look as perfect as you know they are When Fido is getting a bit too fluffy and Milo is downright mangy, it might just be time for a trim to get your pup looking their best. But where do you even begin? Dog Grooming For Dummies walks you through exactly how to groom your dog so they come out looking like they could win an award at the American Kennel Club, every time! You'll learn about prepping your canine for the shears, bathing your dog, cutting and brushing fur, all without help from a professional dog groomer. From the most down-on-their-luck rescue dog to pampered designer doodles, you'll discover how to use the latest equipment and supplies to get people asking, "Did you get a new pup?" (Nope! They just look like one!) In the book, you'll get: A totally revamped section on the impact of canine nutrition on your pet's coat New information on how to go about hiring a professional dog groomer and what qualifications you should look for Practical and hands-on advice on becoming a mobile, professional dog groomer A fantastic and page-turning read full of step-by-step explanations, product suggestions, tips, and techniques, Dog Grooming For Dummies is the one-stop resource you need to stop chasing your tail and start washing, cutting, and styling your pooch into perfection.

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multibillion-dollar pet industry offers a world of business opportunities for entrepreneurs like you! From hands-on pet care to specialty pet products like toys, food, and treats, Entrepreneur covers the cat's meow of pet-related businesses. Providing insider advice, tips, and tricks along the way, our experts take you step by step and show you how to discover your specialty, legally and financially establish your business, manage day-to-day operations, and so much more! • Choose from five hot areas of interest—pet sitting/dog walking, dog training, pet grooming, pet food/treats, upscale pet products • Equip yourself with the right tools • Set competitive fees • Efficiently manage inventory and supplies for easy order fulfillment • Use effective marketing and advertising tools to get the word out • Build positive customer and vendor relationships • Plan for future growth • And more Let America's pampered pets help your profits— start your pet business today!

pet grooming business insurance: Dog Grooming Angie Tracks, Dog grooming is far more than just a luxury for pampered pets; it is an essential aspect of their overall health and well-being. Grooming contributes to a dog's physical health, emotional comfort, and social interactions. For dog owners and professional groomers alike, understanding the significance of regular grooming can lead to healthier, happier pets and stronger bonds between humans and their furry companions. At its core, grooming is a preventive health measure. Routine practices such as bathing, brushing, nail trimming, and ear cleaning help maintain cleanliness while preventing the buildup of dirt, debris, and parasites. Regular brushing not only keeps the coat tangle-free but also distributes natural oils, promoting a shiny and healthy coat. Meanwhile, nail trimming prevents painful overgrowth that can lead to walking difficulties or even joint issues. Groomers are often the first to notice warning signs of potential health problems, such as skin infections, unusual lumps, or changes in behavior, which can then be addressed promptly by a veterinarian. For dogs, grooming is also a matter of comfort. Mats and tangles in their coat can pull painfully on the skin, causing discomfort or even sores. Proper grooming ensures that dogs remain comfortable, especially for breeds with thick or curly coats prone to matting. Seasonal grooming, such as trimming fur in hot weather or ensuring a thick undercoat is removed during shedding seasons, helps dogs stay at an ideal temperature.

pet grooming business insurance: Pet Business and More , 2012-07-15 Americans love to pamper their pets. It's estimated that we spent nearly \$36 billion on our cats, dogs, birds, fish, horses and other pets last year alone! And that number is expected to grow, continuing the decade-long trend of increased spending on pets. This means if you love pets, there are plenty of opportunities for you to turn your passion into a profitable and rewarding business. Our guide gives you practical, real-world advice, tips and insider secrets for starting five of the most in-demand pet-product and pet-care services, including pet sitting/dog walking, dog training, pet grooming, pet-food/treat sales and upscale pet products. We walk you step-by-step through every aspect of setting up and maintaining a thriving business including: Getting funding Finding suppliers and products Equipping your business Attracting--and keeping--customers Pricing competitively Taking your business online Keeping records And much, much more You'll also hear from industry experts, as well as fellow entrepreneurs who've built successful operations and are eager to share what they've learned in the process. Startup costs are fairly low. You can operate most of these businesses out of your home -- two can even be strictly internet-based to really keep expenses low. And all of them can be launched and run profitably without employees. If you're fascinated by all things furred, feathered and finned, this is the guide for you. Order yours today. The First Three Years In addition to industry specific information, you'll also tap into Entrepreneur's more than 30 years of small business expertise via the 2nd section of the guide - Start Your Own Business. SYOB offers critical startup essentials and a current, comprehensive view of what it takes to survive the crucial first three years, giving you exactly what you need to survive and succeed. Plus, you'll get advice and insight from experts and practicing entrepreneurs, all offering common-sense approaches and solutions to a wide range of challenges. • Pin point your target market • Uncover creative financing for startup and growth • Use online resources to streamline your business plan • Learn the secrets of successful marketing • Discover digital and social media tools and how to use them • Take advantage of hundreds of resources • Receive vital forms, worksheets and checklists • From startup

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pet grooming business insurance: Pet Grooming in the Home: Working Smarter, Not Harder Lorrie Bracaloni, 2011-03-19 Pet Grooming in the Home Working Smarter, Not Harder Are you tired of working for someone else? Exhausted at the end of the day after grooming several dogs? Do you feel short-changed -- grooming three dogs one day, and then six or seven the next? Fellow groomers always ask, How are you able to groom in people's homes? This book explains just how easy it is to groom in the client's home addressing the benefits and challenges of in-home grooming such as equipment requirements, handling difficult pets, managing the grooming process, and marketing your business for profit. Learn how to work three days instead of five, while making the same amount of money. Enjoy a bonus section on cat grooming -- an increasingly lucrative field for groomers. Lorrie Bracaloni has been a professional pet groomer for more than 30 years, and has owned and operated four grooming shops and two mobile vans. By working smarter and not harder, you will learn the inside secrets of pet grooming in the client's home. Make the same amount of money, or more, grooming fewer dogs while enjoying the satisfaction of owning your own business. Take control and start your own grooming business, today!

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build your reputation as a professional groomer, dog walker/pet sitter, or obedience trainer.

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pet grooming business insurance: Small Business Crash Course IntroBooks, 2018-02-22 Independence is what pushes most people to set up their own business. They wish to carve their own paths to success, manage their own work, take care of their own schedules and be their own boss. Privately owned proprietorships that have a smaller turnover compared to the regular businesses and also lesser employees working for them can be understood to be small business. There are different types of innovative businesses that people have come up with and with days that pass this innovation seem to grow and develop which is thus leading to creation of further new businesses. When it comes to being established then it all comes down the level of competition and the way that a business owner is able to handle these competitions. From setting up to running it and seeing that it is established a small business is time-taking and might even take some time until profit is seen. There are risks involved in where there is investment yet the beauty of having an own business drives people to begin new ventures.

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pet grooming business insurance: Shawty Got A Thang For Them Country Boys 3 Natisha Raynor, 2018-08-19 Ugly finds himself jammed up at the worst possible time. When Sundy needs him the most, he is abruptly taken from her, and there is nothing that either of them can do about it. He feels like he's let his girlfriend and his son down, and that eats at him. All Ugly wants to do is get back home to his family, but a vindictive CO might make that hard if Ugly doesn't play his cards right. After losing so many people, Sundy is at her breaking point. She just can't seem to figure out why her life has suddenly taken such a turn for the worst. Just as Sundy thinks she may be on the verge of losing her mind, she finds something to stay strong for. Finding strength from an unexpected source, Sundy pulls herself together and refuses to keep sulking. Life isn't going to let her off the hook that easily though. Between someone coming to collect on an old vendetta and finding out that Reese is even more of a snake than everyone originally thought, Sundy finds herself fighting for her life and for redemption. Reese is still the same black-hearted, envious person that she's always been, but she becomes even worse. In this jaw-dropping finale, nothing seems to go right for Reese, and instead of looking at it as karma, it makes her even more vindictive. Reese is determined to get her way by any means necessary, and her actions may be the very thing to lead to her demise.

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