Veterinary Hospitals & Animal Care Facilities: Valuation, LKQ Sourcing & Policy Traps

Canonical Web Version: https://restorationintel.com/veterinary-hospitals-animal-care-facilities-valuation-lkq/

Direct Answer: Veterinary claim valuation hinges on matching OEM clinical-grade equipment and non-transferable PIMS/analyzer software licenses accurately for Like Kind and Quality (LKQ), valuing Rx and retail stock at true wholesale replacement cost, and catching lease-TIB, cold-chain spoilage, and valuable-papers policy traps early.

Field Benchmark & Decision Matrix

Asset / Inventory Group	Valid Valuation / LKQ Basis	Must-Include Ancillary Costs	Common Policy / Desk Trap	Verification Document Needed
Digital Radiography (DR) & Dental X-Ray Systems	Authorized veterinary OEM or certified-refurbished LKQ quote with matching detector size	Physics/radiation calibration, PACS integration, mounting & shielding check	Using bare used-human-medical eBay sensor listings without software/support	OEM quote specifying detector model, veterinary workstation, and install
Benchtop Blood / Chemistry Analyzers	Contract-compliant OEM replacement or leased-equipment buyout/repair agreement	Installation, calibration runs, proprietary LIS/PIMS interface setup	Overlooking vendor reagent-agreement ownership (clinic may lease, not own)	Vendor placement agreement or original capital purchase invoice
Anesthesia Machines, Vaporizers & Oxygen Concentrators	Veterinary-specific OEM unit with matching scavenging & ventilator spec	Vaporizer precision calibration, leak-test certification, freight crating	Missing vaporizer calibration fees or omitting piped scavenger manifold split	Serial plate photos of both frame and detachable vaporizer head
Built-In Kennel Banks, Wet-Prep Cabinets & Med-Gas Lines	Commercial veterinary millwork/stainless fabrication + plumber/gas-fitter labor	Wall backing, floor-drain tie-ins, medical-gas brazing & pressure certification	Dumping Tenant Improvements (TIB) into movable BPP and exhausting limits	Commercial lease alteration/surrender clause + original build-out invoices
Pharmaceuticals, Vaccines & OTC Retail Inventory	Landed wholesale distributor invoice cost (excluding unrealized retail markup)	Distributor shipping, cold-pack freight, compliant Rx witness-disposal fees	Using client billing price or failing to separate power-outage spoilage limits	Distributor purchase history export + temperature-logger outage timestamps
Veterinary Surgical Packs, Endoscopes & Dental Handpieces	Exact instrument steel grade (German vs floor-grade) and scope optical spec	Sterilization cassettes, light-source cables, leak-test accessories	Averaging specialty orthopedic/ophthalmic tools at generic clinic-tool prices	Counted tray photos showing etched part numbers and cassette layouts

Practitioner Operational Takeaways

• Obtain the veterinary clinic's commercial policy declarations page, sublimit endorsements, and commercial lease fixture/TIB clauses before locking asset buckets.

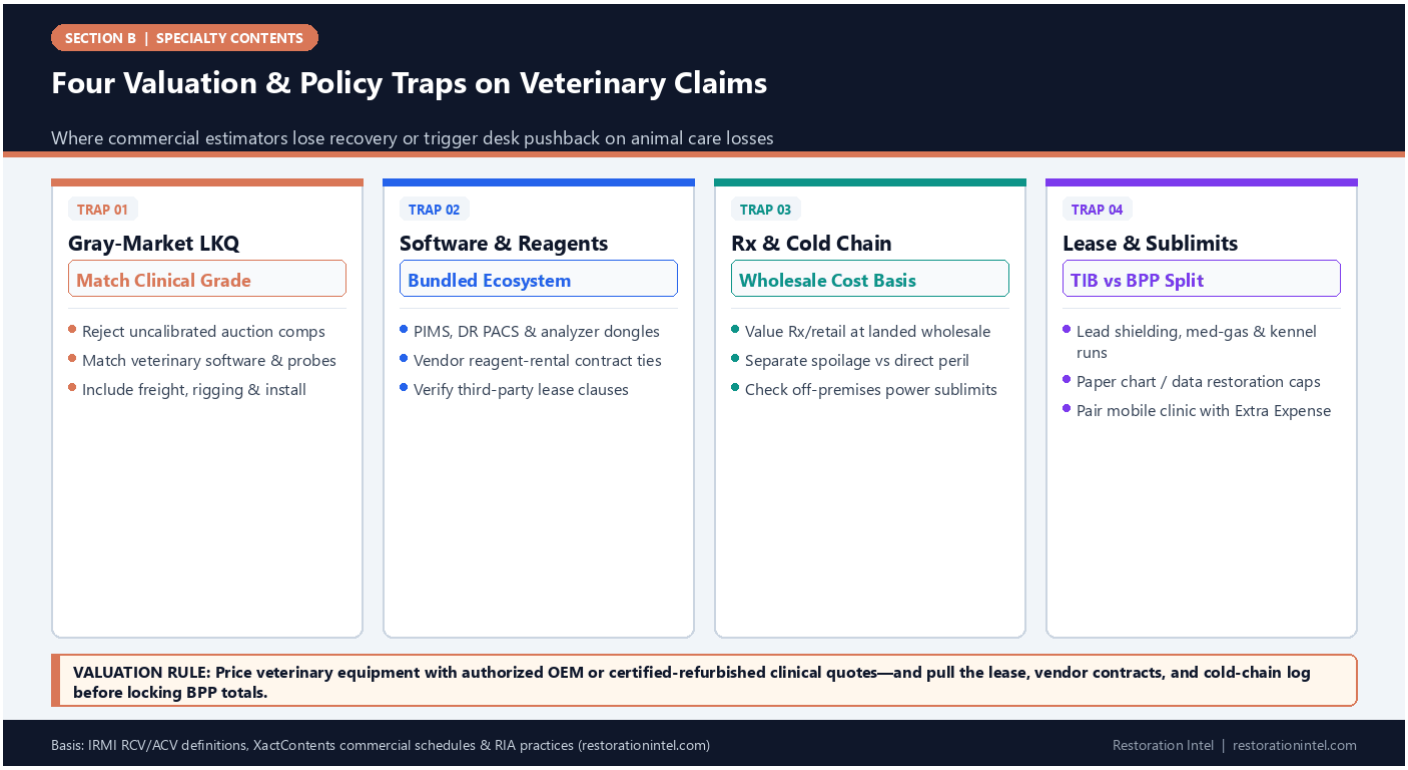
• Source LKQ quotes strictly from authorized veterinary OEMs or certified clinical refurbishers—never uncalibrated auction listings or economy surgical knockoffs.

• Identify all leased or reagent-contracted blood analyzers, DR systems, and copiers, capturing vendor ownership and loss-payee terms.

• Export pharmacy and retail OTC stock at landed wholesale acquisition cost from distributor invoices, separating cold-chain spoilage from direct peril damage.

• Itemize liftgate freight, rigging, de-installation, PIMS/PACS software re-licensing, and OEM/radiation calibration fees inside the RCV packet.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/veterinary-hospitals-animal-care-facilities-valuation-lkq.md

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):**
https://www.irmi.com/term/insurance-definitions/replacement-cost

• **IRMI Insurance Glossary: Actual Cash Value (ACV):**
https://www.irmi.com/term/insurance-definitions/actual-cash-value

• **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation

• **IRMI Insurance Glossary: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/