

business insurance

for practice managers and owners

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Creating educational opportunities for students and future veterinarians is a tradition in the veterinary profession. Keep your business protected by following these tips and maintaining business insurance coverages that include students and volunteers.

Educating Practice Visitors

In the veterinary profession, animal contact is a major cause of insurance claims, and even the best trained employees can become injured on the job. With this in mind, it is important to be aware of the risks when untrained students and volunteers* are in the practice, and especially if they are working with animals. Although every claim is unique, veterinary businesses can take precautions to avoid these situations and protect the business.

Student training and risk management.

Before they begin working with patients in your practice, students and volunteers should be educated on workplace safety. A documented orientation including safety training should be provided to all students



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Keep Your Business Protected—Students & Volunteers

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working in your practice. Formalized training can help students, volunteers, and employees retain the information and protect your practice in the event of a claim. Additionally, appropriate supervision of students and volunteers should always be provided by a veterinarian.

Coaching. Develop a process at your practice to offer direct coaching and feedback to students and volunteers. Mentoring students on proper procedures can reinforce good clinical and safety practices and ensure consistency in the work they do.

An atmosphere of safety. Are students visiting your business aware of the consequences for not following safe work practices? Is your team explaining risk management in a way that students understand? A safe working environment begins with safety orientation on day one, allowing students and veterinarians to perform at their best and offer the optimal care to their patients.

Business Insurance Coverages

Beyond a culture of safety, it's important to have the right business insurance coverages in the event of an incident.

Workers' compensation. Students and volunteers working at your practice are covered[†] when you secure a workers' compensation policy[†] through the PLIT program. If a student or volunteer is injured, workers' compensation coverage would respond to a claim as if they were an employee. If you are an independent contractor without workers' compensation insurance, ask the student or volunteer to check if their personal medical insurance covers volunteer activities. *Please note: coverage for volunteers is excluded from workers' compensation coverage by law in DC, MA, and NJ.*

General liability protects you when others allege your practice is responsible for their loss or injury. This includes bodily injury coverage if your practice is found responsible for the illness, injury, or death of a third-party (e.g., a client slips and falls on a wet surface in the reception area). This coverage is not intended to cover injuries sustained by students and volunteers working at your practice. However, if there is an injury and you do not have workers' compensation coverage, report the claim to your general liability carrier for an evaluation.

Other considerations

Written Agreements

- Prior to hosting students or volunteers, veterinary practices should have **written agreements** with associated organizations, such as a university.
- The host practice should also provide **written agreements** between their business and:
 1. The student or volunteer
 2. A parent (for volunteers under the age of 18)
- It is recommended to consult with an attorney in your area to develop or review written agreements.
- Within the agreement consider including expectations of the participant, a statement of indemnification, and specifics on responsibility in the event of an injury (to the student or volunteer, or a third-party).

Professional Liability

- Non-veterinarian employees and volunteers are automatically covered under a practice owner's **professional liability** policy through the PLIT program. Please note however, professional liability coverage solely responds to allegations of veterinary malpractice for damages caused during the medical treatment of an animal.
- Veterinary students can secure **student liability insurance**—provided by the PLIT at no cost to the practice or the student—to protect themselves from allegations of veterinary negligence during their clinical experiences.

Regardless of employee status or financial compensation, if a student or volunteer is injured while working for you or at your practice, they can still sue you. For more information, or to add coverage to your portfolio, please call the PLIT at **800-228-7548**.

References to coverage are subject to policy terms, limitations, and exclusions.

** For the purposes of this document we define volunteers as unpaid individuals (including but not limited to: students, preceptors, and observers) visiting or working with a veterinary practice.*

† Volunteer coverage is included in workers' compensation policies written through select providers only.

‡ Due to local laws, PLIT cannot offer worker's compensation coverage in certain states (ND, OH, WA, WY) and Puerto Rico.

Claims Scenarios With Students & Volunteers



Students and volunteers working in your practice are just as—if not more—susceptible to work-related injuries as other practice staff members. The following claims scenarios highlight the cost everyday work-related injuries can incur.

Kitten Scratches Volunteer A

Volunteer A was working with kittens in the veterinary practice and was scratched. The kitten that scratched Volunteer A was subsequently diagnosed with rabies. Volunteer A immediately received post-exposure prophylaxis. **In total, the insurance carrier paid nearly \$500 in medical expenses.**

Vaccine Injected in Employee B

Employee B was administering a Johnes' vaccination to a calf. As Employee B went to inject the vaccination, the calf moved and Employee B's finger was injected. The employee's finger became very sore and swollen, and required surgery to remove the oil-based vaccination. Employee B underwent two surgeries to remove crystals created by the vaccine and stop a potential bone infection. Employee B was prescribed antibiotics for six months. **In total, the insurance carrier paid more than \$21,000 in medical expenses.**

Employee C Injures Knee

Employee C was unloading alfalfa hay from a trailer and sustained an injury after striking a knee against the trailer. Prior to this injury, Employee C had undergone surgery on both knees. After the work injury, an MRI confirmed a new meniscus tear and an ACL injury. Employee C required an ACL revision and surgery to repair the medial meniscus. While the pre-existing health issues complicated recovery, Employee C successfully recovered and returned to full work activities. **The insurance carrier paid more than \$73,000 in indemnity and medical expenses.**

The practices in these claims acted quickly to respond when injuries occurred; any delays in response to these situations may have worsened the injuries, and could have increased the cost for their treatments. Make sure your team is prepared to respond if an injury does occur.

Unsure about your business insurance coverage?
Reach out—we don't bite!

"AVMA PLIT has provided outstanding communication, support and customer service. They are reliable, contactable and rapidly responsive. I am particularly grateful to Kevin Lyons (HUB Client Executive) for assistance getting my new practice off the ground."

*A testimonial from Dr. Doug Esson
of Veterinary Ophthalmic Consulting*

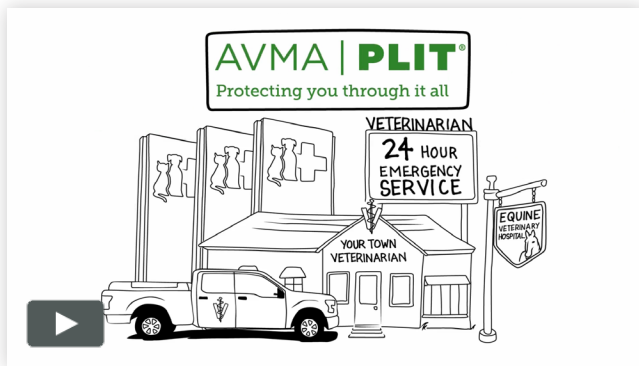
“Patricia Moody (HUB Client Service) is exceptional. She goes above and beyond and is very knowledgeable. She represents AVMA PLIT at a level seldom experienced by me.”

A testimonial from Loren Lagerquist, Manager at Animal Health Services at Cave Creek



Introducing Business Insurance Videos

Playing now at avmaplit.com/bi2018



Business Insurance Overview – avmaplit.com/bi2018

Business Insurance Simplified

If you're reading this, you probably know that the PLIT program provides a complete line of business insurance products tailored for veterinary practices. But, the sheer number of available coverages can be overwhelming. The PLIT recently created three videos to help simplify the process and educate practice owners and managers on the benefits of the PLIT program. Take a look at those videos now! Visit avmaplit.com/bi2018 to learn more!



Business Insurance Essentials – avmaplit.com/bi2018



Workers' Compensation 101 – avmaplit.com/bi2018

For a coverage comparison and quote, call **800-228-7548** or visit avmaplit.com/quote.

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