

Professional indemnity insurance: are you covered?

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- Most vets will have the exact details of all the insurance policies they need ingrained as an absolutely essential requirement. It never hurts to be reminded of some hard and fast insurance rules though. Here, the RCVS does exactly that.

VETERINARY SURGEONS AND RVNs are required by their respective RCVS codes of professional conduct to ensure their activities are covered by professional indemnity insurance or equivalent arrangements.

As the glossary on the RCVS' website for animal owners says, this is "insurance that will compensate the client for a negligent act or omission by the professional". In other words, if a civil court awards compensation as a consequence of a vet's or RVN's proven negligence, the insurance means it doesn't depend on a vet or RVN being able to pay for that person to actually receive the money.

Professional indemnity insurance is usually arranged by the practice to cover the activities of the vets and VNs working there, and will also usually cover locum vets' and locum RVNs' activities. This is not always the case, particularly if a locum is supernumerary rather than covering a staff absence. If in doubt, the onus is on vets and RVNs to check with their practice. Any vet in the UK who practises while off the register does so illegally, as does a vet who should be registered as "UK-practising" (for example, an MRCVS returning to practise in the UK after working overseas and who is registered as "practising outside the UK"). In these cases, any insurance held for them may be invalid.

Codes for vets and VNs

The codes' requirements are the same for vets and VNs: "3.4 Veterinary surgeons [veterinary nurses] must ensure all their professional activities are covered by professional indemnity insurance or equivalent arrangements." In the case of RVNs, the code's requirement for professional indemnity applies only to the activities delegated by vets under Schedule 3 of the Veterinary Surgeons Act. It is sufficient that the RVN's activities are covered through the insurance of the vet who is delegating the responsibility.

Professional indemnity insurance doesn't often feature in RCVS disciplinary committee hearings. In 2005 a veterinary surgeon was severely reprimanded for misleading the RCVS about the extent of his professional indemnity insurance. In this case, the committee reminded the vet it was his duty to remain up to date with his professional obligations.

Cover for legal representation

An area that has perhaps greater scope to be misunderstood is that, on top of the required professional indemnity insurance, some insurance providers also include cover for legal representation as part of their professional indemnity policies. This is essentially to cover a vet's or RVN's defence if he or she ends up in a civil or criminal court in connection with normal veterinary work, or to cover representation at a disciplinary hearing.

Having this insurance is not a code, and not all policies offer it. RVNs covered by the practice for professional indemnity are unlikely to be covered for disciplinary hearings, but can buy this if they choose to.

Are students covered?

If your practice is one of the many that hosts veterinary students on extramural studies, they are required to be under the direction and supervision of a veterinary surgeon (see www.rcvs.org.uk/ems). Any errors the students may make should then be covered by the insurance of the supervising veterinary surgeon. For any questions about the codes' requirements for professional indemnity insurance, email the RCVS professional conduct department at: profcon@rcvs.org.uk



