

# business insurance

for practice managers and owners

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## Keep Your Business Protected While Working With Volunteers and Students

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<sup>†</sup> 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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# Protecting Your Business—Students and Volunteers

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working in your practice. Formalized training can help students, volunteers, and employees retain the information and protect the 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 MA, NJ, and WI.*

**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)
- 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).
- PLIT recommends consulting with an attorney in your area to develop or review written agreements.

### 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 preferred providers only.*

For a coverage comparison and quote, call **800-228-7548** or visit [avmaplit.com/quote](http://avmaplit.com/quote).

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