

BEST PRACTICES: WORKING WITH STUDENTS AND VOLUNTEERS

Offering educational opportunities to future veterinarians has long been a tradition in the veterinary profession. But, it is important to review best practices and insurance coverages before hosting students and volunteers in order to provide a safe and productive experience for everyone.



While every situation is unique, the AVMA Trust recommends that all veterinary practices take precautions to mitigate risks when hosting students and volunteers — and consider securing insurance to protect the practice, as well as students and volunteers.

BEST PRACTICES

- 1 Maintain written agreements with students and volunteers.
 - Ask the student or volunteer (or parent, if the volunteer is a minor) to sign an agreement that includes expectations of the student or volunteer, a statement of indemnification, and specifics on responsibility in the event of an injury.
 - Maintain a written agreement with any affiliated university or organization that includes the same content as the student/volunteer agreement.
 - Consult an attorney in the development or review of these written agreements.
- 2 Provide student or volunteer training and orientation.
 - Establish policies and procedures that enable students and volunteers to get training, but that require the student or volunteer to stop working if they are not comfortable with the task or feel unsafe, and notify a supervising veterinarian.
 - Review safety practices around animals for the tasks that students and volunteers are assigned.
- 3 Establish processes for direct supervision, mentoring, and feedback of students and volunteers.
- 4 Have veterinary students register for complimentary veterinary student professional liability coverage through the AVMA Trust program. This coverage responds to allegations of negligence related to the student's treatment of an animal.



Review your insurance coverages annually to ensure you are properly insured for risks unique to veterinary practice.

PROFESSIONAL LIABILITY

Non-veterinarian employees and volunteers are typically covered under a practice owner's **professional liability** policy. Please note, however, professional liability coverage solely responds to allegations of veterinary malpractice for damages caused during the medical treatment of an animal.

WORKERS' COMPENSATION WITH VOLUNTEER COVERAGE

Students and volunteers injured while volunteering with your practice *may* be covered under the practice's **workers' compensation** policy where allowed by state law. Volunteers **cannot** be covered under workers' compensation policies in CT, DC, MA, OH, ND, NJ, TX, WA, WI, WY, Puerto Rico, and the U.S. Virgin Islands. To ensure volunteers have a remedy for injury, the AVMA Trust suggests these solutions:

- In states where allowed, review your workers' compensation policy to ensure volunteers are covered.
- In states with prohibitions, secure **volunteer accident** coverage. This policy provides pre-determined limits of coverage for certain injuries and applies to volunteers.
- Consider hiring the student or volunteer at the minimum-wage level to have them covered as an employee by the practice's workers' compensation policy.

If a student or volunteer travels to a third-party premise — such as a client farm or home — and is injured, the practice's workers' compensation with volunteer coverage is intended to be the primary remedy. Insurance coverages cannot prevent an injured party from pursuing a personal injury claim. If the third party were to be named in a claim, the third-party's general liability, homeowner's, and/or umbrella liability policy would be triggered to protect them.

GENERAL (BUSINESS) LIABILITY

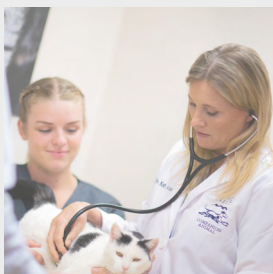
General (business) liability protects you when others allege your practice is responsible for their loss or injury. It includes bodily injury coverage if your practice is found responsible for the illness, injury, or death of a third-party (e.g., client slips, trips, and falls on the practice property). This coverage is not intended to be the primary remedy for — or cover injuries sustained by — students and volunteers working at your practice or traveling with you to third-party premises. However, if a student or volunteer is injured, you should report the claim to your general liability carrier for evaluation. The AVMA Trust offers these recommendations and comments:

- Confirm your **general liability** coverage includes a sublimit for "medical payments." This sublimit is a specific amount of coverage, usually \$5,000 or \$10,000, which applies to volunteers and does not require the practice to be at fault in causing the injury.
- General liability coverage limits can be triggered in certain circumstances, when the volunteer is truly a volunteer, and no other coverage is available. However, the practice has to be negligent in contributing to the injury for this coverage to apply.

UMBRELLA LIABILITY

Your business owner's package is not intended to cover catastrophic losses. Secure an **umbrella liability** policy for excess coverage when a serious accident exceeds the limits of coverages on business liability, employment practices liability, and commercial automobile liability.

How should the visiting student or volunteer protect themselves?



- Complimentary veterinary student coverages (available to eligible veterinary student through the AVMA Trust):
 - Complimentary Life Insurance — Register at avmalife.org/students
 - Complimentary Veterinary Student Professional Liability — Register at avmaplit.com/students
- Medical insurance
- Disability insurance (available to eligible veterinary students through the AVMA Trust)