



Veterinary Professional Indemnity

Lloyd & Whyte





## Practice Owner Scrum Half



For Clive, a strong bottom line is almost as important as the try line. He knows his success with either depends on a solid defence.

We help vets like Clive to arrange all the support he and his team needs, while saving his practice money at the same time.

# Welcome to Veterinary Professional Indemnity through Lloyd & Whyte

If something goes wrong at your practice you need to know exactly where you stand and the best course of action to take. When it comes to accusations of clinical negligence, uncertainty isn't your friend.

Your practice may be made up of vets, veterinary nurses and administrators, but we know you're also Dave, Ollie or Sarah. Real people, with real desires and concerns. That's why we've developed a professional indemnity product to give you the peace of mind required to get the job done, without costing the earth.

Veterinary Professional Indemnity Insurance through Lloyd & Whyte provides all the support and peace of mind you and your team needs to get the work done.

## Why choose to protect your practice through Lloyd & Whyte?

- > Comprehensive cover for your practice and your team
- > Direct access to clinical advice from our panel of experienced veterinary surgeons, as required
- > Easy to set up and administer
- > Low premiums

**Get a quote today**

Call 01823 250700 to speak to a member of our team

# What this policy covers

Being a vet poses unique challenges. Sometimes you can do everything right, but things still don't end well. That's the nature of veterinary medicine, but your customers will not always see it that way.

Through this policy, we agree to provide all the support your team needs when the time comes to defend their actions and reputation. Whether through financial support, assistance in dealing with a complaint or advice on clinical aspects of a case, we're here for you.

When the professional actions of your team are called into question, your business depends on being able to protect its staff, its reputation and its finances.

## Civil Liability Claims

The majority of times, our clients require help in dealing with an accusation of professional negligence. Perhaps a customer is having trouble coming to terms with the passing of a beloved pet and is looking for somebody to blame. Or perhaps something has been handled incorrectly. Either way, you need to be able to act quickly to gain control of the situation.

Claims will normally relate to practising veterinary care, but can also include accusations of libel, slander or other professional matters.

When you first receive a complaint, or even if you're simply worried a complaint might arise, we're on hand to help, whether financially in funding a legal defence, or in providing support and advice.

## Representation at RCVS

Sometimes a complaint might be made to the Royal College of Veterinary Surgeons (RCVS) for investigation and a potential disciplinary hearing. The implications can have a long lasting impact on a vet's career and damage the reputation of the practice.

We will arrange for representation of policyholders at any RCVS hearing, up to a cost of £250,000. The type of representation will depend on the complaint, but will normally include expert clinical or legal representation.

## What's not covered and why

As with any insurance policy, it's important we tell you what's not covered as well as what is.

This policy is exclusively for claims of professional negligence, in your capacity as a veterinary practitioner. Therefore, anything relating to employment law, product liability or motoring offences aren't included. There are different policies for these types of claims.

Claims made by entities in which you have a controlling interest are also not covered, for obvious reasons.

While this policy will defend you in making your case in court, cover ceases if you are found to be guilty of a criminal action. Therefore, fines, penalties and punitive damages issued as part of the judgement are not included.

## Defending your reputation

In supporting you, defending your reputation is our primary concern. We've set everything up with this in mind.

Through our panel of vets and our in house claims team, we can help you through the complex, once in a career cases, as well as the more run-of-the-mill queries, as efficiently as possible.

## Dedicated support from our in-house claims team

Sometimes, you might just have a query, or a niggling worry. Maybe you would like some advice on how to word a response to a complaint, or would like to discuss whether clinical or legal advice would help.

Through our dedicated in-house claims team, you can find all the support you need for the more run-of-the-mill issues. Handling complaints made against you in a simple, timely, well positioned way, will resolve the vast majority of complaints as quickly as possible, without the need for additional clinical or legal expertise.

## Clinical and legal expertise

We've commissioned a panel of vets to assist you when you have complaints or circumstances which need clinical advice. They're here to help review your case, and where required to help defend you from a clinical point of view.

Sometimes, the reassurance that you acted correctly is the biggest weight off your mind. Similarly, if you think you may have done something wrong, getting another opinion to confirm this can help to resolve the complaint quickly with your client.

In respect of complex cases, or RCVS hearings, it will be a combination of this clinical expertise and legal assistance from the insurer appointed solicitors, which will help to support you.

### **“ The help and advice we received from Lloyd & Whyte throughout our claim was excellent.**

From the initial enquiry through to the final resolution we were kept informed and updated as things progressed. We were impressed by how the claim was resolved to all parties' satisfaction and by the speed of the resolution.

Due to the efficient handling of this claim we have managed to retain a good working relationship with our client”

**Paula at St David's Farm Practice, Devon**



## Vet Surgeon & Comedian

At work, Andrew carries a lot of responsibility. But the real work begins at home on Sunday, when he plays personal entertainer to his son.

We're there for vets like Andrew when their responsibility is called into question, giving the peace of mind they need to get on with the job.



What matters to you, matters to us

