

## The Institute of Registered Veterinary & Animal Physiotherapists

### Insurance Advice to members

We have received a number of questions from members seeking clarification of their insurance cover and the cover offered by the IRVAP insurance scheme. This document has been prepared by our insurance partners to help our members to ensure that they have the correct level of cover, both for their own protection and that of their customers.

We would like all clients who engage the services of an IRVAP registered member to have the reassurance that their interests are protected.

There are three main elements of cover that are to be considered :-

#### **Employers Liability**

This is designed to protect employees of the practitioner for any workplace injuries or illnesses that they themselves incur whilst performing their duties.

Not all practitioners have employees, but any workers can be classified as employees, including volunteers, work experience placements and workers on loan from other organisations.

*Minimum Recommended Limit of Indemnity - £10 million*

#### **Public Liability**

This is designed to protect the clients (and other third parties) for any injuries or illnesses that they incur as a result of work carried out by one of our members, as well as damage caused to any property they own (including injuries caused to their animals).

*Minimum Recommended Limit of Indemnity - £ 5 million*

#### **Professional Indemnity**

This is designed to protect clients and other third parties for financial losses that they incur as a result of wrong, negligent or misleading advice or treatment that has been given by a practitioner. Professional Indemnity insurance is recommended to protect members from a perceived shortfall in the scope of cover provided by traditional Public Liability policies, which do not provide any cover for financial losses.

*Minimum Recommended Limit of Indemnity - £ 1 million*

Not all practitioners have employees. However, as a responsible association, it is important for IRVAP to ensure that all registered members are insured for Public Liability and Professional Indemnity to the required minimum standards. Therefore, we have arranged a bespoke insurance scheme available to all IRVAP members which provides cover to the recommended minimum standards whilst taking advantage of group purchasing rates.

*This includes work carried out on your behalf by your employees and other persons working on your behalf and under your supervision. This includes temporary, hired and borrowed staff and others employed on work experience or vocational placement schemes.*