Veterinary Professional Insurance Society (VPIS) – who we are and what we do

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VPIS is an independent incorporated society run by veterinarians for veterinarians. It has an independent board of six elected veterinarians and one appointed representative of the Association of Rural Veterinary Practices. VPIS contracts NZVA to provide its managerial and financial functions. The main purpose of VPIS is to provide veterinary professional insurance to its members in a manner that is effective, supportive and sympathetic. The Society is not taxed and any profit made is reinvested to keep premiums to a minimum.

When veterinary practices join VPIS, the insurance policy provides cover for all employees. The policy is renewed each year and the practice principal names each full time veterinarian and technician currently employed by the practice.

As a member of VPIS the practice policy covers:

- **Professional Indemnity Insurance** (sometimes called professional liability insurance). This covers a claim made by a customer against a member where there has been a breach of professional duty and the customer has suffered a loss.
- **Public liability**: A claim against a member arising from damage to property or people in connection with that member’s professional services.
- **Administrative hearings**: If a veterinarian is involved in a hearing before the Veterinary Council, Harness Racing NZ or Thoroughbred Racing New Zealand then VPIS will assist with their defense.
- **Loss of Documents**: VPIS will pay for loss or damage of documents associated with members’ professional services.
- **Employers’ liability** covers a claim arising from bodily injury to an employee.
- **Exemplary damages** covers a claim by a third party where you are deemed to be legally liable in connection a bodily injury caused by the you in connection to your professional service.
- **Nominated optional extensions** such as equine pre-purchase, service by technicians and embryo or semen storage.

How do we work?

As a veterinarian you may receive a complaint from a disaffected client (or the Veterinary Council of New Zealand). The first step is to notify VPIS and they will appoint an assessor who is a nominated veterinarian experienced in the area of work initiating the complaint. Once a claim form is received the assessor gathers all information relevant to the case and then advises the VPIS on how to proceed. The assessor will make a decision:
1. If the claim is valid and the actions of the veterinarian appear indefensible then the assessor will recommend settling the claim and nominate a financial offer to the client.

2. If the claim appears invalid or the actions of the veterinarian are defensible and then the assessor will recommend rejecting the claim. In some claim situations where, in the opinion of the assessor, the veterinarian is not guilty of a breach of duty, the assessor may recommend a settlement for pragmatic reasons (e.g. where defense costs are greater than the settlement).

The assessor may well call upon expert veterinary or legal opinions while working through this process.

Important points for insured veterinarians:

- Please notify VPIS as soon as a potential claim arises. Notification of a claim does not affect the practice premium.
- Do not respond directly to a client once a verbal or written complaint has been made without VPIS advice and approval.
- VPIS actions are not necessarily about who is right and who is wrong. It may well revolve around how best to resolve the problem as our aim is to maintain the relationship between the practice and the client.
- Successful defense or rejection of a claim may not necessarily be the end of the matter. The client may still lodge a complaint with the Disputes Tribunal or the VCNZ. VPIS will continue to assist with the defense of the veterinarian throughout either of these processes.
- Professional indemnity insurance protects against claims lodged against an insured veterinarian for breach of professional duty. It is not a mortality insurance policy that pays out for the untoward death of an animal under veterinary treatment, if that treatment meets expected professional standards.

Another important role for VPIS is to review claims and establish whether, in its opinion, there were any inadequacies on the part of the veterinarian concerned that may have contributed to the claim and how best to avoid them in the future. Actions may include:

- Direct feedback to the veterinarian/practice pointing out inadequacies and ways to improve their actions in the future.
- Development of educational initiatives such as Vetscript articles, emails, seminars or DVDs that are made available to the veterinary profession with the aim of reducing an identified risk.
- Presenting roadshows such as equine pre-purchase examinations and bovine ultrasound pregnancy testing.

The VPIS is committed to providing its members with the best insurance cover and collegial support it can, and at a competitive cost. It is dedicated to helping maintain professional standards, supporting education and helping members manage risk.