

## WHAT TO DO WHEN THINGS GO WRONG

**Notifying VPIS of potential claims will not prejudice your insurability or affect your premiums in the future.**

**Don't engage a solicitor without consulting VPIS first.** It is a policy condition that members must not engage their own solicitors. VPIS has experienced insurance solicitors available to provide legal advice.

**Support with complaints to VCNZ and Disputes Tribunal.** Your VPIS insurance provides cover for complaints to the VCNZ. VPIS will help you with responses to VCNZ and the Disputes Tribunal. Send VPIS copies of all current and future correspondence from the VCNZ as soon as you receive it.

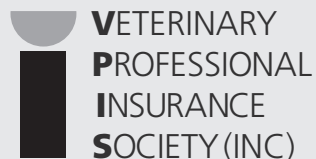
**Do not reply to any VCNZ correspondence** until your draft response has been approved by the VPIS.

### For more information

P: 04 471 0484

E: [vpis@vets.org.nz](mailto:vpis@vets.org.nz)

[www.vetspace.org.nz](http://www.vetspace.org.nz)



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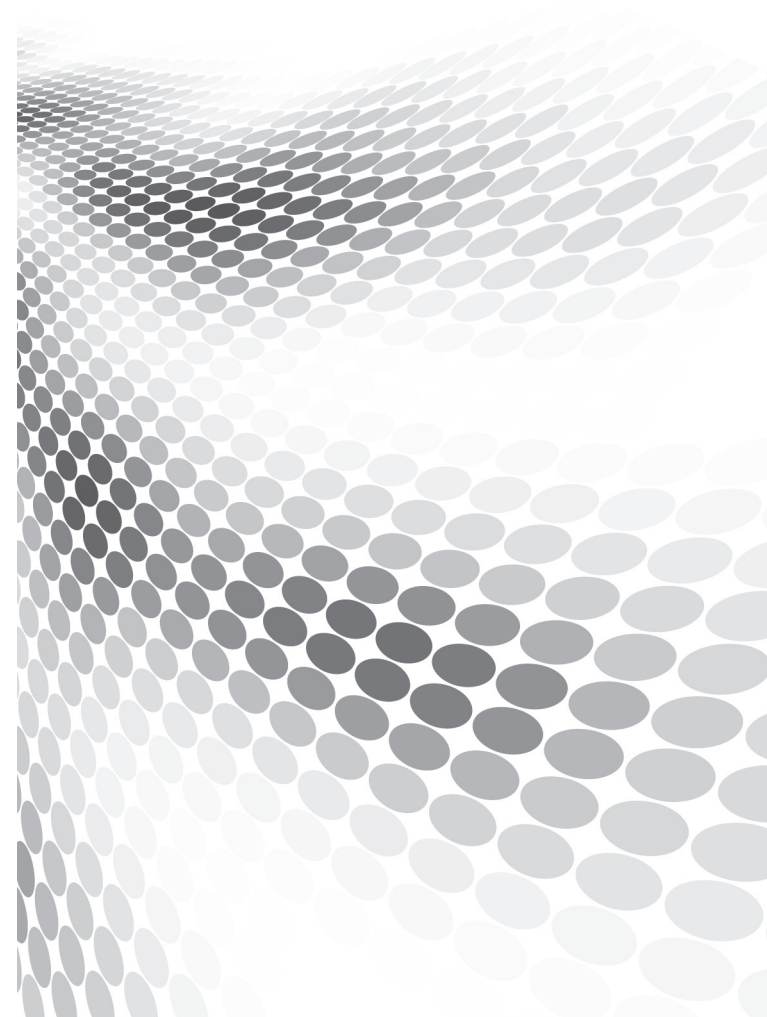
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Professional Liability Insurance



## PROTECT YOURSELF AND YOUR BUSINESS

Veterinary Professional Insurance Society (VPIS) was established on 1 October 1987 to provide professional indemnity and public liability insurance for the veterinary profession and New Zealand Veterinary Association (NZVA) members.

Run by veterinarians for veterinarians, VPIS is an insurance scheme tailor-made for the veterinary profession. It is committed to:

- Maintaining professional standards
- Helping members manage risk
- Educating members
- Being self funded
- Providing competitive premiums
- Providing collegial support

## INSURANCE COVER

### How do I know if I'm covered?

Most practices in New Zealand have VPIS insurance cover. Check with your employer if your practice is insured. Or ask us.

### Who can receive cover?

All practice employees, locums and contractors working for an insured practice are automatically covered.

### What if the practice is not covered?

As a practice employee, locum or contractor you may be eligible to receive cover (application is on a case by case basis).

### What do I receive?

- Professional Indemnity cover
- Public & Statutory Liability cover
- Equine Pre-Purchase Examinations (optional)
- Dispensing of Minerals (optional)
- Semen and Embryo Storage (optional)
- International (criteria apply)
- Assistance with Veterinary Council of New Zealand (VCNZ) complaints, Disputes Tribunal and Administrative Hearings
- Legal representation where necessary
- Risk management education
- Confidential collegial support

## WHAT TO DO WHEN THINGS GO WRONG

**Immediate Notification.** Let your employer know as soon as you are aware of a claim or circumstances that may give rise to a claim.

**Your employer will then notify VPIS**, who will send them a Notice of Claim form to complete.

**The Notice of Claim form must be completed immediately** and returned to VPIS, along with all relevant documentation, like letters from clients asking for recompense. Also forward any further communications received relating to the claim in the future.

**Late Notification may mean you will not be covered for that claim.**

**Offer an apology to your client.** Don't underestimate the power of 'saying sorry' to express your genuine feelings of sorrow or concern when something goes wrong. If there is a way to remedy the situation easily, do so quickly, assisted by VPIS. Quick action shows goodwill.

**Be prudent.** Do not invite the client to make a claim – only let them know you have insurance cover if they ask.

**Don't admit liability.** This is important from a legal viewpoint when a case may be defended. Admission of liability can result in insurance cover being invalidated under the terms of the policy because it prejudices the ability of VPIS to handle the claim.