



# BEST PRACTICES WHILE WORKING WITH STUDENTS AND VOLUNTEERS

Offering educational and experience opportunities to students and future veterinarians has been a tradition in the veterinary profession. 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 the student, the veterinarian and third parties.



Although every situation or claim is unique, there are general precautions veterinary practices can take to mitigate risk when hosting students or volunteers. The AVMA Trust recommends the following insurance coverages and considerations.

## WORKERS' COMPENSATION WITH VOLUNTEER COVERAGE

Students and volunteers injured while volunteering with your practice are covered under the AVMA Trust program's **workers' compensation policy** where allowed by State law. In CT, MA, NJ, TX, WI and DC and the monopolistic states and territories of ND, WY, OH, WA, PR and the USVI, volunteers **cannot** be covered under workers' compensation policy terms. In order to ensure that there is a remedy for injury to volunteers in these jurisdictions, the PLIT insurance broker, HUB International, suggests these solutions:

- Secure **Volunteer Accident Coverage**. This policy provides pre-determined limits of coverage for certain injuries and applies to volunteers.
- General Liability coverage includes a sublimit for "Medical Payments." This is a specific amount of coverage, usually \$5,000 or \$10,000, which applies to volunteers and does not require the business entity to be at fault in causing the injury.
- General Liability limits can be triggered if certain circumstances arise; and the volunteer is truly a volunteer and no other coverage is available. However, the business entity has to be negligent in contributing to the injury in order for this coverage to be triggered.
- Consider hiring the student or volunteer at the minimum wage level to have them covered as an employee by the practice's Workers' Compensation.

## GENERAL (BUSINESS) LIABILITY

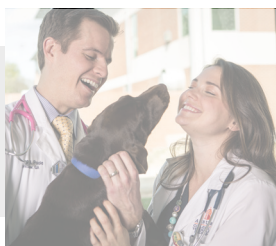
**General (business) liability** protects you when others allege your practice is responsible for their loss or injury. This includes bodily injury coverage if your practice is found responsible for the illness, injury, or death of a third-party (e.g., client slips, trips, and falls on the practice property). 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 there is an injury of a student or volunteer, you should also report the claim to your general liability carrier for an evaluation.

## UMBRELLA LIABILITY

**Umbrella liability** for increased protection against catastrophic losses provides excess coverage over certain liability coverages, such as business liability, employer's liability, and commercial automobile liability.

## PROFESSIONAL LIABILITY

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



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

## Other considerations and recommendations

- 1 Written agreements with:
  - a. The student or volunteer (or parent if volunteer is a minor)—include expectations of the student or volunteer, a statement of indemnification, and specifics on responsibility in the event of an injury
  - b. Any affiliated University or organization
  - c. Consult an attorney in the development or review of these written agreements
- 2 Student or volunteer training and orientation
  - a. Establish practice policies and procedures that enable students and volunteers to get training and 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
  - b. 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 Require each student or volunteer provide documentation of medical insurance
- 5 Third party premises—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 any 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, homeowners, and/or umbrella liability would be triggered to protect them.

## What should the visiting student or volunteer have to protect themselves?

- Medical insurance
- Veterinary students should ideally secure Disability insurance (available through the AVMA Trust).
- No cost veterinary student coverages available through AVMA Trust as a SAVMA member benefit:
  - a. No cost Life insurance; visit [avmalife.org/Students](http://avmalife.org/Students)
  - b. No cost Veterinary Student Professional Liability (responds if they make a medical or surgical error or are named in an allegation of negligence related to treatment of an animal. Does not respond if they are personally injured). Veterinary students must register at [avmaplit.com/students](http://avmaplit.com/students).