



Camargue

PROTECT YOUR PRACTICE WITH CONFIDENCE

WHY CHOOSE US?

Protect your practice, protect your passion!

Veterinarians, like any healthcare professionals, are exposed to a variety of risks.

If a pet or animal is harmed whilst under your care, you could be held legally responsible. Veterinary liability insurance provides peace of mind, providing protection against lawsuits that claim negligence, errors or failure to meet professional standards.

WHY CHOOSE THIS PRODUCT?

Tailored insurance, offered by professionals

Not only does this insurance product provide you with the correct coverage for the exposures you face in your practice, it also comes with a range of risk management services to manage, mitigate and migrate critical business risks.

WHO IS COVERED?

Who needs cover in a vet practice?

The policy is designed to cover the practice, the vet practitioners, students and groomers.

OK, WHAT DO I NEED TO DO?

Please complete the proposal on our website, you can choose to do so online or the traditional soft copy version. This helps us understand your practice exposures and who needs to be covered. Click [here](#) to access the proposal form.

SOUNDS EXPENSIVE...

Premiums are based on whether the practice itself is included in cover; and how many practitioners, students and groomers are covered. And of course, how much cover is purchased. Despite being a comprehensive tailored product, premiums are extremely affordable.

PROFESSIONAL INDEMNITY

Veterinarians are at risk for claims related to the care and treatment of animals. Exposures include:

- 🐾 Misdiagnosis or delayed diagnosis
- 🐾 Errors in treatment or surgery
- 🐾 Adverse reactions to medications
- 🐾 Failure to inform clients about treatment risks

ANIMAL INJURY (MALPRACTICE)

Exposures related to injury, death, or loss of animals in the care, custody, or control of the practice:

- 🐾 Injuries during treatment, grooming, or boarding
- 🐾 Animals escaping and causing property damage

DEFENCE COSTS

Includes the cost of representation at:

- 🐾 Any disciplinary proceedings held by The South African Veterinary Council
- 🐾 Inquest proceedings
- 🐾 Criminal prosecutions
- 🐾 Involving you in the conduct of your professional services.

OWNER EMOTIONAL DISTRESS

Although animals are legally considered property in many jurisdictions, some clients may pursue claims for emotional distress due to alleged negligence in treatment.

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
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UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **AXIS Capital Holdings Limited**

