

Managing liability risk with student externs and volunteers

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Abstract

Providing practice and clinical experience and exposure for veterinary students and externs, and other students interested in a career in veterinary medicine, is a longstanding tradition in veterinary practice. This provides the much-needed opportunities for those wanting to become veterinarians or those currently in veterinary school. There will always be risks working with animals, including risks of a student or volunteer getting injured or making a mistake that leads to injury or loss of a patient. It is important to review best practices and insurance coverages before hosting students and volunteers to help protect the practice and students and provide a safe and productive experience for all involved.

Key words: student externs, volunteers, liability, insurance

Introduction

Although every situation or claim is unique, there are general precautions veterinary practices can take to mitigate risk when hosting students or volunteers. The appropriate professional, business and personal insurance coverages are one way to help mitigate risk and protect in the event of an injury to a student/volunteer or an adverse event or error involving a patient the student/volunteer is treating or handling. In addition to insurance coverages, the practice should have a plan and standard processes in place before working with students and volunteers. Written agreements, effective communication and training and mentorship of the student or volunteer is critical.

Risk management considerations

Understanding the different insurance coverages

There are many different types of insurances veterinary practices need to protect against risks inherent to veterinary medicine and based on the practice type. It can be confusing knowing what insurance coverage responds to what risk or event. This depends on the circumstances of the incident or claim, including who and where they are injured, and sometimes more than one type of coverage may respond based on the situation.

Professional liability and business insurance

Professional and business coverages help protect the veterinarian and practice as well as employees, students, volunteers, clients and patients if an injury occurs. Professional liability responds to allegations of veterinary negligence and medical/surgical errors with patients and responds if a client is injured during the course of providing veterinary services. Veterinary student professional liability responds if a veterinary student is involved in an allegation of negligence or in the event they make a medical/surgical error with a patient, and it does not respond if the student themselves is injured while working at a practice. The practice's business/general liability responds if a client is injured on the practice property not related to a veterinary incident, such as a slip, trip or fall. Work related

injuries to students, veterinary student externs and volunteers may be covered by workers' compensation if they are an employee or if the state allows volunteers to be covered and the practice's workers' comp policy includes coverage for volunteers. The practice's business liability or student/volunteers' personal health coverage may also respond in some situations of student/volunteer injuries. Volunteer accident coverage can also be purchased which provides some limits for injuries to volunteers. Bailee coverage is for accidental injuries or loss to patients in your care and unrelated to veterinary treatment. Employment practice liability insurance is for allegations of harassment, discrimination, and wrongful termination from employees, volunteers, clients and third parties.

Other considerations and recommendations when working with students and volunteers

Develop a plan before you employ or host students or volunteers. Consider written agreements between all parties and have an attorney develop or review all agreements before use. Effective communication with the student/volunteer prior to and during the practice experience – discuss goals and expectations as well as the student's experience level with the types of animals they will be working on or around. Orientation, training, supervision and mentorship are all especially important to help avoid injury to people and patients. Pair the student or volunteer with an experienced team member or veterinarian. Review safety practices including equipment and animal handling. Provide regular supervision and mentoring. Instruct students/volunteers that if they are not sure about something, feel unsafe, or suspect or know that an error occurred with treatment, to stop and notify a supervising veterinarian. Require students and volunteers to have medical insurance to help protect them.

Conclusion

Providing practice experience and mentorship for the next generation of veterinarians is an important part of their education and a passion for many veterinarians. Being aware of the potential risks allows practices to take steps to mitigate those risks and provide successful and rewarding experiences for everyone. Prior to hosting or employing students, practices should start with a review of their practice/business insurances for appropriate coverages and limits, such as if their workers' compensation policy covers volunteers or if volunteers can be covered in their state. When working with a veterinary student whether as an employee or volunteer, require they have veterinary student professional liability. Develop a practice plan including appropriate training and supervision for students/volunteers and make safety and open communication a priority.

