

Veterinary Science Insurance Program

Civil Liability, Public & Product Liability
Property
Machinery & Equipment Breakdown
Data Breach & Cyber Crime
Management Liability including Employment Practices Liability



Veterinary PI & Liability

Medisure's Veterinary Professional Indemnity and Liability policies are competitively positioned and build on more than a decade of PI and Liability insurance experience.

Our policies offer essential protection for veterinary entities and their veterinarians at risk of breaching their professional duty of care. Cover is included for privacy breaches, libel or slander, intellectual property, contractual liability and breaches of consumer protection legislation, as well as:

Public and Products Liability

For more information on this extensive cover please contact us for a copy of the PDS.



Questions? Call (07) 3426 0440 or visit our website www.medisure.com.au

Veterinary Property Cover

- Property (Building / Contents / Stock)
- Business Interruption – Gross Profit
- Theft and Money
- Glass
- Machinery Breakdown
- Electronic Breakdown
- General Property
- Deterioration of Stock
- Tax Investigation
- Employee Dishonesty
- Portable Equipment

In addition, **Management Liability** or **Data Breach and Cyber Crime** policies are available to complete the Veterinary Insurance Program.

** The information is general advice only and does not take into account your specific needs or requirements. Please refer to the PDS for information about the insurance cover to ensure that it meets your requirements.*

Policy Features



Professional Indemnity & Public Liability



Property



Machinery & Equipment Breakdown



Data Breach & Cyber Crime



Business Interruption



Management Liability

Veterinary Activities We Cover

- Storage and transit of Artificial Breeding equipment
- Import and Export animal examinations
- Pre purchase examinations
- Storage and transit of animals
- General vet services
- Bodily injury of animals
- Vaccinations and immunisation services
- Cover for vet services for show and race animals

Contact us to check if your Veterinary activities are covered.

CASE STUDY | Loss Of Income

This Veterinarian arrived to work on Monday morning to find significant damage to his practice as a result of a break-in. The offenders had gained access via the back door of the premises and vandalized the practice, damaging the surgery fit out and equipment.

The client was able to claim under their business policy for the cleanup costs, replacement equipment and repair to the practice fit out, however the clinic was unable to trade for 6 days while this took place.

An assessment of the income for the 6 days of lost trade equated to some \$17,000 - the client was able to claim the full \$17,000 loss of income back under their business interruption policy.