



## Three things you need to know about insurance for your EMS

Lloyd & Whyte

### 1 Has your employer got your back?

Before your EMS, it's important to ask your employer if they have the following insurance in place to protect you:

#### ■ Public Liability

When you're acting on behalf of the business, this covers the cost of a claim made by a member of the public for injury or damage to their property.

#### ■ Employers' Liability

If you are injured at work, most insurance policies held by employers would treat people on a work experience scheme as an employee.

#### ■ Professional Indemnity

This covers the cost of a claim relating to professional services, e.g. if an animal is injured. As you will be assisting qualified vets under their supervision, most indemnity cover held by vets will provide you with the protection required.

**Turn over for more things to know about EMS**



### Don't think it won't happen to you:

Whilst working at a farm on EMS, a student member was kicked in the face by a horse. This was in the UK, and she had to go to an NHS hospital for several days.

The EMS Insurance covered £50 per night for the hospitalisation. In addition, she was left with a facial scar and the EMS Insurance paid a £10,000 lump sum. Fortunately, she was able to resume studies and is now a qualified vet. However, if the situation had been worse and she wasn't able to work as a vet, the policy would have paid £50,000 lump sum.

## 2 Why bother with EMS Insurance?

EMS Insurance is automatically included as part of your BVA student membership. During your EMS or study activity, it provides you with the following cover:

### ■ Personal Accident Cover

This provides you with 'lump sum' compensation if you sustain certain major injuries or disablements as a result of an accident.

### ■ Personal Liability

This will help to defend you if you're accused of being personally responsible for injuring another person or causing damage to property. This is the kind of cover many people would have as an additional part of their home insurance. However, as many students wouldn't have home insurance, this cover helps to close that gap.

## 3 If your EMS is abroad, is there more to consider?

### ■ Travel Insurance

To be clear, your EMS Insurance won't cover medical expenses. That's where travel insurance comes in. Many policies won't cover injury or illness whilst working abroad, so it's important that you arrange a travel policy to cover this.

### ■ Liability Cover

As with EMS in the UK, you should make sure that your work placement still provides Public Liability, Employers' Liability and Professional Indemnity. In the past, we have seen situations where placements abroad haven't given such protection under their insurance.

To find out more, or to arrange your travel insurance:

- Call our advisers on **01823 250739**
- Visit **[www.lloydwhyte.com](http://www.lloydwhyte.com)**

Exclusive to members of



Lloyd & Whyte Ltd (registered in England No. 03686765) is authorised and regulated by the Financial Conduct Authority. Calls may be recorded for use in quality management, training and customer support.



Chartered