

## KEEPING YOU INFORMED

### AERA INSURANCE COVER FOR VETERINARIANS

Newmarket Grandwest understands that veterinarians volunteer their time and officiate for an agreed fee to provide services to AERA whilst participating/practicing at an AERA authorised event. There are two policies that would respond to veterinarians under the AERA insurance program.

#### **(a) Personal Accident.**

If a veterinarian is injured whilst officiating at a ride, they are covered subject to the terms of the Voluntary Workers Personal Accident Policy. Please refer to the limits payable and policy conditions noted on the 'Members Insurance Program' flyer on the AERA website.

#### **(b) Public Liability & Professional Indemnity**

Cover extends to veterinarians to provide "first aid treatment" such as pain relief, administering of fluids and treatment for conditions that result from the horse's participation in the event only. This protection includes the 'vet check screening' procedures that occur during authorised events.

It is a condition of the liability extension to provide Medical Malpractice protection that all veterinarians maintain their veterinary accreditation and qualifications, even if they are retired or no longer practicing.

The Professional Indemnity/Errors & Omissions extension is limited up to \$1,000,000 (any one claim and in the aggregate), whilst the Public Liability policy is limited up to \$50,000,000 (any one claim or series of claims arising out of any one Occurrence).

The AERA liability insurance program previously covered veterinarians engaged to officiate on a 'voluntary basis' only. Newmarket Grandwest have since had this endorsement amended to note that the medical malpractice exclusion in the wording does not exclude 'veterinary surgeons acting as employees or volunteers'.

If you would like more information, please call us on (08) 8177 5000 or email [aera@nmgw.com.au](mailto:aera@nmgw.com.au).

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