

UCD Insurance Note – *Clinical Extra-mural Studies (CEMS) / Elective Veterinary Work Placement Hosts*

Overview

This note on insurance outlines the insurance provisions made by UCD and the requirements placed on Veterinary placement hosts in respect of CEMS / Elective work placements undertaken by UCD Veterinary students.

1. UCD Insurance Provisions

What insurance cover does UCD have in place in respect of all student work placements?

All UCD students going on credit-bearing work placements are indemnified under the University's Public Liability Policy.

This insurance policy includes cover for an event where, whilst on work placement, the student is found to be at fault and held legally liable for loss or damage to a third party (excluding losses associated with patient treatment). For example, if a student were to cause an accident on site due to their actions then they could conceivably be held legally liable for any costs or damages arising, and in such a scenario this insurance policy would provide cover.

However as students on placement are under the control and supervision of the host, their legal liability for any losses or damages that arise when they are on placement will be limited.

The key thing to note is that this policy insures the student for losses or damages for which they are held or are likely to be held legally liable only. For such policies to pay out the insured student must be found to be at fault.

Does UCD provide any extra insurance cover for veterinary work placements?

Yes, UCD Vet School has purchased a bespoke extension to UCD's Public Liability Policy specifically to support credit-bearing Clinical Extramural Studies (CEMS) work placements in Veterinary Clinical Practices. This bespoke extension covers clinical placements in Veterinary Practices on the island of Ireland only.

What does the CEMS insurance extension cover?

Under the CEMS insurance extension, veterinary practices on the island of Ireland hosting CEMS students on placement are indemnified in respect of any accidents involving students on CEMS

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placement when under the supervision of the host and for which the host is considered to be legally liable. In other words, if a CEMS student injures themselves on clinical placement and sues the host, then UCD will underwrite / cover that claim.

Note that no insurance provided by UCD extends to insure students to provide independent clinical or diagnostic services.

What cover is in place for clinical and diagnostic activities undertaken by students?

Veterinary students on clinical placement are supernumerary to the host practice. This means that the presence of the students is additional to the professional staff of the vet practice and the students have no role or purpose other than to observe and to act under the supervision of the qualified and insured veterinarian professional. As such, CEMS students must not provide independent clinical or diagnostic advice. Students are not insured by UCD to do so. Hosts must ensure that students are not placed in a situation whereby they are at risk of providing unsupervised clinical or diagnostic work. All clinical treatments / diagnostic work must be overseen and supervised by an insured veterinarian.

No professional indemnity / clinical insurance is extended to students to students on placement in veterinary host practices

2. Host Responsibilities and Insurance Requirements

Who is responsible for the students safety when on placement?

Hosts must ensure that students are provided with a 'safe place of work and that they are provided with an appropriate level of supervision and not tasked above their physical or professional capabilities or competencies.

In Ireland, under the 2005 Safety, Health and Welfare at Work Act students on any form of work placement must be afforded the same level of protection by their host as employees of the host; and their safety must be safeguarded in the same way by the host as the safety of employees is safeguarded. This is a statutory obligation that cannot be avoided (see Section 2 (5) of the Act).

Similarly for international placements, the host shall comply with all health and safety legal obligations applicable in its jurisdiction.

All hosts must provide students with an appropriate level of supervision and ensure that students are made familiar with the health and safety policy of the practice at the start of the placement.

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What insurance must hosts hold?

All placement providers must have either employers' liability or public liability cover in place, or an equivalent type of insurance policy depending on the jurisdiction of the host. The insurance policy must extend to insure the host in respect of their legal liabilities in hosting students. Vet students are not permitted to go on placement to a host with no insurance cover.

Clinical Veterinary Hosts must have professional indemnity insurance in place in respect of their clinical treatment of animals.