

Damage to veterinary equipment



It probably goes without saying that as a vet you rely heavily on your equipment to do your job. Yet how often do you think about the impact on your business should something happen to that necessary equipment? Guild Insurance regularly manages claims where veterinary equipment has been severely damaged and needs to be repaired or replaced. While insurance is there to ease the burden when these events occur, it's also important that those using the equipment think about the role they play in this.

What can go wrong?

A lot of the damage which occurs to veterinary equipment happens when the equipment is being transported, taken in and out of vehicles and used in various locations. Some examples of these include:

- > While having an x-ray taken, a horse has kicked and damaged the x-ray machine
- > While being placed back into a car after use, an x-ray machine was damaged
- > During a procedure on a dog, ultrasound equipment was dropped while being moved
- > A laptop was damaged due to ultrasound gel getting into it while being transported in a vehicle

Could the incident be prevented?

The first step to managing any risk is to consider if and how it could be prevented from occurring. In some of these cases,

the incident is challenging to prevent. Animals are often unpredictable; some cases of horses kicking have occurred even when the horse has been sedated. However, in many cases human error has been a factor and something could have been done differently. When dealing with expensive valuable equipment, please remember to always be mindful of how it's being lifted, carried and where it's being placed. Also think about what it's being stored with or near; Guild has seen numerous examples of lube getting into equipment as it wasn't stored securely away from that valuable equipment. When using equipment regularly, it's easy to become too familiar and complacent. However it's important to be aware that this damage does occur regularly, and vets and their staff should consider what can be done so it's less likely to happen to them.

The business impact

Unfortunately we can sometimes develop a casual approach to property damage thinking 'well that's what insurance is for'. However, this view disregards the impact on professionals and their business while the claim is being settled. Damaged equipment won't be repaired or replaced the next day. While Guild does its best to settle these matters as quickly as it can, the business will still be without that equipment for a short period. So, when considering what you can do to reduce the likelihood of damage to your equipment, also think about how you would manage if you didn't have a piece of equipment for a week or two.

Minimise the impact

As you can't always prevent an incident from occurring, the next best step is to minimise the impact should something go wrong. One way to minimise this impact is to provide as much information as you can to Guild so the insurance claim can be settled as soon as possible.

If some of your equipment is damaged and needs to be repaired or replaced, document as soon as possible exactly what happened and how. Taking photos of the damage will also assist Guild to understand what's happened. Then be sure to contact Guild as soon as you can, ready to provide this information.

Adequate insurance

Veterinary equipment is expensive. Therefore replacing it when damaged will be costly. We unfortunately see too many cases where an insurance policy doesn't cover the full cost of the equipment repairs or replacement, meaning the vet or their business must cover the additional amount. Please take the time to determine the value of the equipment you own and therefore the cost that may be incurred if it was badly damaged and check your insurance policy to be sure you're fully covered.

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