

Notifying Guild Insurance of a claim – a veterinarian's requirements.

Imagine if...

You are advised by your State Veterinary Board that a client has complained about the treatment you provided, suggesting it was performed negligently. As you're sure your treatment was appropriate, you immediately reply to the Board informing them of your version of events. Some time after, you hear from the Board again stating that they still have questions about your treatment and will be investigating further.

Guild Insurance's Liabilities policies state that as soon as you, the policy holder, experience a claim made against you or an incident which could give rise to a claim, you are required to notify Guild.

However, Guild has noticed a worrying trend where policy holders are responding to complaints on their own without first notifying Guild. This can have a number of consequences for these people as they're not receiving the support or guidance their insurance policy may entitle them to. It can also mean the policy holder is not adhering to the conditions of the insurance policy.

Possible scenarios

The following scenarios are some examples of when you should notify Guild Insurance:

- > If your Veterinary Board has notified you of a complaint from a client or other person and the Board has asked you to reply with your version of events.
- > If a pet insurer has requested access to your clinical records as evidence of treatment provided and billing practices.
- > If a solicitor or law firm representing a client has requested access to your clinical records.
- > If a client has complained directly to you or your clinic with a formal demand for compensation or suggested they'll make a notification to the Board.
- > Any other circumstance where you have an uneasy feeling about an incident or situation; when in doubt, notify!

When to notify Guild

Policy holders are sometimes unsure whether a matter is serious enough to warrant notifying their insurance company. There are some occasions where notifying an insurance company is a must, such as when replying to a Veterinary Board following an allegation, when there is a request for clinical records from a solicitor or funding provider or when there is an allegation of an animal suffering harm following treatment.

However, when a client complains directly to you, this is when you need to use your judgement. If the client has simply informed you that their animal didn't respond as hoped to treatment, yet doesn't seem annoyed or demanding, then this may be a matter which can be sorted by you alone. However, if you're in doubt or concerned about the complaint or allegation from the client, then you should notify Guild.

Will my premium go up if I notify Guild of a matter?

Notifying Guild of an incident is unlikely to be the cause of a premium increase the following year as Guild's premium pricing is influenced by a number of factors. However, as detailed below, not notifying Guild may lead to further stress and complications. Therefore, the cost of the premium should not be a factor in deciding whether or not to notify Guild.

Consequences of not notifying Guild

Facing an allegation or investigation of any sort can be an extremely stressful situation for a veterinarian. When a veterinarian handles a matter themselves without the support of Guild, that stress is compounded as they'll be dealing with a process they're unfamiliar with.

Guild has seen cases where a veterinarian's own response has either not provided the required information, or a response has been worded in a way which is likely to inflame or escalate the situation. This usually leads to further investigations being conducted and Guild being notified after the investigation has begun, inhibiting Guild's support and influence.

When a veterinarian doesn't notify Guild as soon as is reasonably possible of a claim made against them, they may be considered to not be complying with the conditions of the insurance policy. This can lead to cover under the policy being cancelled or the claim not being paid.

It's also important to understand that a veterinarian may leave themselves with out of pocket expenses by not notifying Guild at the beginning. This may occur

if they engage their own legal counsel not approved by Guild and at a rate Guild believes to be exorbitant or if they have offered to settle a matter without Guild's consent.

The staff at Guild Insurance have a great deal of experience and expertise in managing allegations and investigations and are well aware of what is required when responding to them. For this reason, it's of benefit to everyone involved to notify Guild immediately and be sure the necessary support is provided and process is followed from the start.

How to contact Guild Insurance

To notify Guild of an incident, and therefore make a claim against your insurance policy, either call Guild on **1800 810 213** or go to **guildinsurance.com.au/claims**



1800 810 213
guildinsurance.com.au



Don't go it alone