

Request to Vary Professional Indemnity Insurance Cover - 2023 Policy Year

This request must be completed, signed and returned to the VDS. Please use a BLACK pen to complete this form.

Failure to disclose all material information that is likely to influence the acceptance of the risk or the terms applied could invalidate the insurance. If you are in any doubt as to whether any information is material it should be disclosed.

Any alteration to the existing Insurance Contract is dependent upon our acceptance of the information provided in this form and payment of any associated premium.

SECTION A - Practice Information

Please tell us about the Practice that holds the 2023 Insurance Cover. The Veterinary Defence Society Limited (VDS) defines a 'Practice' as the organisation through which veterinary work is carried out. This may be one or more veterinary surgeons carrying out veterinary work either as a sole trader or in partnership or any other form of association such as a limited company or a limited liability partnership.

Practice Name:	Company Registration No: (if applicable)	Practice Ref:
Practice Address:		

Practice Principal/ Senior Partner	
Other Partners (If a partnership)	

SECTION B - Requested Change

Please provide details of the changes you would like to make to the Practice's existing Insurance cover:

The Veterinary Defence Society Limited Email: admin@thevds.co.uk Web: www.thevds.co.uk Tel: +44 (0) 1565 652737 Fax: +44 (0) 1565 751079

Registered Office: 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. Registered in England and Wales no. 2159441

Registered Office: 8th Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2. Registered in Ireland no. 909190

The Veterinary Defence Society Limited (trading as VDS Insurance) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Veterinary Defence Society Limited (trading as VDS Insurance) is regulated by the Central Bank of Ireland as a branch in Ireland.

SECTION C - Claims and Circumstances

Other than already notified, has any claim or complaint been made against the Practice or its predecessors in business, or any principal, partner or director, consultant or employee in respect of the insurance to which this policy relates?

YES NO

If Yes please supply details below or in the Further Information section on the back page.

Other than already notified, has any principal, partner or director, consultant or employee made you aware of any circumstance which may give rise to a claim against the Practice or its predecessors in business or any of the present or former partners, principals, directors, consultants or employees in respect of the insurance to which this policy relates?

YES NO

If Yes please supply details below or in the Further Information section on the back page.

SECTION D - Indemnity Limits

Criminal and Disciplinary Proceedings (See Section 3 of the Policy)

Cover is provided on an occurrence basis for both veterinary surgeons included in the Policy Schedule and also RVNs included in the Policy Schedule. Cover is provided for reasonable representation costs of proceedings relating to veterinary work / veterinary nursing work undertaken during the Period of Insurance (2023), notwithstanding the date any criminal or disciplinary proceedings are brought. The limit of indemnity for representation costs in criminal or disciplinary proceedings is £200,000 (€240,000) for veterinary surgeons and £150,000 (€180,000) for RVNs.

Civil Liability

Cover is provided on a claims made basis (see Policy Document) for claims that are first made during the Period of Insurance and that arise from Normal Veterinary Work.

Human Injury Claims

The Policy contains a set limit of indemnity in respect of civil liability for death or bodily injury to a person of £10,000,000 (€12,000,000).

Claims for Damage to Animals and Property

The limit of indemnity in respect of civil liability for damage to animals and property (such as economic business losses) is dependent upon the Risk Group to which the claim relates, and the Indemnity Limit you choose for that Risk Group. You can choose a separate Indemnity Limit for each category of work undertaken by the Practice (Risk Group D, E or F) with the applicable limits detailed in the Policy Schedule together with the associated aggregate limit.

It is very important that you carefully consider and review the Indemnity Limits you require to be included in the Policy Schedule to ensure they are sufficient for your needs and those of the Practice. When choosing your Indemnity Limits you should be aware that, in addition to considering the value of individual animals under your care, the larger claims handled by the Society often involve numerous animals and/or business losses that flow from a single occurrence.

All Indemnity Limits are inclusive of any damages you or the practice may be liable to pay, defence costs and the costs of any other party which you or the practice may be liable to meet. When significant claims are contested through the Courts it is not uncommon for the combined legal costs to exceed £100,000.

It is important to realise when reducing an Indemnity Limit that this new level will be the applicable level of cover for future claims irrespective of the date of the incident.

Available Indemnity Limits:

Please note the maximum indemnity limit available for RGD (Domestic Pet) is £2,000,000/€2,400,000.

£250,000	£500,000	£1,000,000	£2,000,000	£3,000,000	£5,000,000	£8,000,000	£10,000,000
€300,000	€600,000	€1,200,000	€2,400,000	€3,600,000	€6,000,000	€9,600,000	€12,000,000

In respect of civil liability for damage to animals and property the Practice (detailed in Section A) requires

An indemnity limit of in respect of Normal Veterinary Work relating to Risk Group D

An indemnity limit of in respect of Normal Veterinary Work relating to Risk Group E

An indemnity limit of in respect of Normal Veterinary Work relating to Risk Group F

The Veterinary Defence Society Limited Email: admin@thevds.co.uk Web: www.thevds.co.uk Tel: +44 (0) 1565 652737 Fax: +44 (0) 1565 751079

Registered Office: 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. Registered in England and Wales no. 2159441

Registered Office: 8th Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2. Registered in Ireland no. 909190

The Veterinary Defence Society Limited (trading as VDS Insurance) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Veterinary Defence Society Limited (trading as VDS Insurance) is regulated by the Central Bank of Ireland as a branch in Ireland.

SECTION E - Declaration

Acceptance by the VDS of this Request to Vary Insurance, and payment of any associated premium will effect the requested change and provide cover subject to the terms of the Policy. This Request to Vary Insurance must be signed by a Senior Individual within the Practice who is suitably authorised to apply to vary the existing insurance cover with the VDS on behalf of all the veterinary surgeons and Registered Veterinary Nurses working for the Practice, and any corporate members or proposed corporate members covered by this insurance.

Declaration of the Senior Individual applying to make changes to the Policy

I declare that to the best of my knowledge and belief, the statements and information I have provided in this Request to Vary Insurance Form are true and complete. I also confirm that I have read the Policy Document and the About the VDS Practice Policy document.

On behalf of the Practice and each veterinary surgeon and Registered Veterinary Nurse named on the schedule, I confirm that all parties entitled to coverage under this insurance agree to comply with the Policy conditions of the VDS.

As the Senior Individual, I hereby request to vary the insurance cover on behalf of the Practice.

Name			
Job Title			
Signature		Date	

Further Information

Please use this space to disclose any further relevant information.

The Veterinary Defence Society Limited Email: admin@thevds.co.uk Web: www.thevds.co.uk Tel: +44 (0) 1565 652737 Fax: +44 (0) 1565 751079

Registered Office: 4 Haig Court, Parkgate Industrial Estate, Knutsford, Cheshire, WA16 8XZ. Registered in England and Wales no. 2159441

Registered Office: 8th Floor, Block E, Iveagh Court, Harcourt Road, Dublin 2. Registered in Ireland no. 909190

The Veterinary Defence Society Limited (trading as VDS Insurance) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Veterinary Defence Society Limited (trading as VDS Insurance) is regulated by the Central Bank of Ireland as a branch in Ireland.