



A Note On Insurance For Veterinary Work Placement Hosts Jan 2024

What insurance cover does UCD provide the student with?

All UCD students going on approved work placements are provided with:

Public Liability Insurance: This insurance indemnifies the student in the event that they are 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.

The key thing to note about all liability insurance is that it insures the relevant party 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.

Additional insurance for CEMS students on placement:

Emergency Medical Expenses

UCD will cover reasonable immediate emergency medical costs that might arise for a student following an injury whilst on placement.

Veterinary Host Liability Policy – applies to placement hosts in Ireland only

This public liability policy provides indemnity to Veterinary Clinical Practice hosts in Ireland in respect of UCD students' injured whilst on work placement with and under the direction of the host practice, as part of the student's academic development / UCD programme for which the host is found responsible.

What does UCD not insure?

UCD cannot insure the legal liabilities of hosts. Any event that gives rise to a loss, and for which the host is held legally liable, even if it concerns or involves a UCD student, cannot be insured under UCD's insurance policies. However, as outlined above Veterinary Clinical hosts are indemnified under the UCD Veterinary Host Liability Policy.

UCD provides no professional indemnity insurance to students on placement in Veterinary Host Practices



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Hosts must ensure that students are provided with a 'safe place of work' (this is in fact a legal requirement under safety legislation) and that they are provided with an appropriate level of supervision and not tasked above their physical or professional capabilities or competencies.

Host Insurance & Workplace Health and Safety

UCD advises that all CEMS placement providers have appropriate liability cover in place that insures their legal liabilities in connection with their hosting of students. 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). 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.

UCD advises that all CEMS placement providers have either employers liability or public liability certificate and we assume this will cover students whilst undertaking placement in your practice. Both these types of cover normally include persons under work experience within the definition of employees. Students must be made familiar with the health and safety policy of the practice at the start of the placement.

UCD veterinary students are responsible for their own private health and travel insurance cover whilst on CEMS. Students are advised of this before commencement of CEMS.