

Insurance when working overseas

by BVA / Lloyd & Whyte Ltd

If you are going abroad to work, there are two main factors to consider in respect of insurance: travel and medical insurance.

It is strongly recommended that you arrange appropriate **travel insurance**.

Although most standard travel policies would cover you for things such as stolen possessions or cancellation of flights, they would not cover you for medical expenses in respect of injury to yourself whilst working abroad.

For BVA members, Lloyd & Whyte Ltd* provide quotations and can arrange cover for travel insurance which DOES cover such medical expenses whilst working abroad (including working with wild animals) - contact Lloyd & Whyte on 0845 070 0115 or e-mail vets@lloydwhyte.com

Public Liability and Professional Indemnity Insurance

Note that travel insurance does not cover you for liability resulting from injury to animals (Professional Indemnity Insurance) or injury to people / damage to property (Public Liability Insurance) in respect of work activities.

If you are working abroad, in the capacity of being an employee of a UK based veterinary practice, then contact the practice's insurers for Public Liability and Professional Indemnity insurance. Although most policies are for the UK, insurers may consider cover for temporary work abroad (depending on the insurer / country involved). The Veterinary Defence Society will however, at present, only cover vets while working in the UK.

If you are working in your own capacity, then it is recommended that you liaise with the charity / overseas employer. If they can't confirm cover in respect of these insurances, then you will be working at your own risk.

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BVA Overseas Group

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