



## EMS insurance

Details of insurance cover for our student members

# Free student insurance



As a student member of the British Veterinary Association (BVA) you benefit from our free student insurance.

Student members of BVA benefit from a number of services, including a free personal accident, liability and hospital cash package. These benefits are only applicable while directly involved in university tutorial activities or associated work experience.

The following pages contain information on the insurance package you automatically receive as a student member. The insurance is arranged through Lloyd & Whyte Ltd details of which can be found opposite:

- **Summary**—summary and frequently asked questions (pages 3–4);
- **Personal liability**—details of this element of cover (page 5);
- **Accident cover**—details of payment amounts following accidents (pages 6–7).

In addition, if you are travelling or working abroad, you should purchase travel insurance. Please see the **Cover abroad** section (page 8). Specific products are available which include cover while working abroad.

## Lloyd & Whyte

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For more information on any Lloyd & Whyte services and products call 01823 250700 or email [vets@lloydwhyte.com](mailto:vets@lloydwhyte.com)

## BVA membership queries

If you have any queries regarding BVA membership, then please contact the membership office on 020 7636 6541 or email [membership@bva.co.uk](mailto:membership@bva.co.uk)

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# Summary

This section details what you are covered for by our student insurance, in the form of some frequently asked questions.

This summary answers the basic questions you may have concerning the free insurance package you will be given on joining the BVA as a student member.

Full details appear in the policy document, the following is only a summary and is subject to change. If you want to see a copy of the current policy wording, or ask any other questions, contact Lloyd & Whyte.

## FAQs – frequently asked questions

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### **Am I automatically covered by the insurance?**

Yes, if you are a BVA student member and your membership subscription is up to date. It will cost you nothing since BVA pays for it on your behalf.

However, once you have graduated you will no longer be covered, even though for subscription purposes you will be classed as a student member until the January following your graduation. If you remain as a member following graduation, you would then automatically benefit from the free personal accident cover given to graduate members (up to eight years' qualified). If you have recently graduated or are approaching graduation, please see [www.bva.co.uk/youngvetnetwork](http://www.bva.co.uk/youngvetnetwork)

### **What protection does the insurance package give me?**

While directly involved in university tutorial activities or associated work experience, including commuting relating to these activities, you will be compensated for:

- i Personal accident** – resulting in death, permanent disability, or loss of limbs, sight, hearing or speech in accordance with the benefits shown in the policy.
- ii Hospital cash** – in the form of a daily cash benefit where you have to undergo treatment necessitating an inpatient stay following an accident, in accordance with the benefits shown in the policy.
- iii Personal liability** – covers you for accidental injury to third parties, damage to property or trespass. There are limitations to this cover. It is important that you also read the **Personal liability** section on page 5.

### **Am I covered travelling to and from university / work experience?**

You are covered while engaged in curricular activities at university or practice, including extramural rotation; or while travelling between them.

### **Am I covered for professional liability?**

No. If you are involved in work experience, you should always ensure that your employer (even if you are unpaid) has the relevant cover in force for you in relation to public liability and professional indemnity.

### **Am I covered abroad/extramural studies abroad?**

Yes; cover is provided on a worldwide basis. Policy conditions apply in respect of travel to countries contrary to advice issued by the Foreign & Commonwealth Office (FCO) please see [www.fco.gov.uk](http://www.fco.gov.uk). Please also note that this cover does not replace the need for travel insurance. It is strongly recommended that if you are going abroad you still obtain travel insurance. You can contact Lloyd & Whyte to discuss your travel insurance requirements.

For information regarding travel insurance please refer to the [Cover abroad](#) section (page 8).



### **What benefits are paid for personal accident?**

Payments will differ according to the extent of bodily injury. Please see the [Accident cover](#) section (pages 6–7) for details.

### **What compensation limits are there for personal accident?**

If you suffer several forms of partial disablement as a result of one accident your total compensation will not exceed £50,000. The maximum compensation payable from any one accident is £150,000 in the event of you being left quadriplegic.

### **Who receives the compensation relating to personal accident?**

You do, or your appointed representative if you die.

### **Are any activities excluded from the personal accident cover?**

Yes; while these have been kept to a minimum there are exclusions such as; committing a criminal act, suicide, intentional self-injury, flying (other than as a passenger), war (within the UK). As this is an accident insurance no cover applies in respect of sickness (unless resulting from bodily injury) or any gradually operating cause.

### **Who is the provider of the insurance?**

W. R. Berkley Insurance (Europe) Limited which is authorised and regulated by the Financial Conduct Authority. It is a well established company specialising in this type of insurance.

### **How do I claim under the policy?**

Contact Lloyd & Whyte on 01823 250700.

# Personal liability

This section covers personal liability for BVA student members, under the free student insurance package, while directly involved in university tutorial activities or work experience.

## Cover

The insurer will indemnify the insured in respect of compensation arising out of the following occurrences:

- a) Accidental bodily injury to any person;
- b) Accidental damage to property;
- c) Obstruction, trespass, nuisance or interference with any right of way, air, light or water or other easement;
- d) Wrongful arrest, wrongful detention, false imprisonment, or malicious prosecution;

And which occur during the period of insurance during the Operative time.

## Key limitations

You are **not covered**:

- Where your university provides more specific insurance for activities you undertake during the period of study, for example, their own public liability insurance;
- For any business-related liability or professional indemnity while undertaking work experience or voluntary work with a business or company or while employed. Your employer's insurance

should cover you for all such liabilities while in their employment and as such, you are not covered where the business would be liable for any event described under the Cover section left. The purpose of this insurance is to cover you where you are personally liable, and not under the direct supervision of the work placement. **Please note that in some countries there is no compulsory insurance for companies. It is important that you check with employers that they have liability cover in place;**

- For liability relating to use of a motor vehicle or any other mechanically propelled vehicle. Separate motor insurance should still be held in this respect.

**Operative time**—this cover only applies while directly involved in university tutorial activities, conferences, seminars or work experience, including travel associated with such studies or work experience related to your studies. The cover is worldwide, but cover will not apply if you travel to a country contrary to advice issued by the FCO (please see [www.fco.gov.uk](http://www.fco.gov.uk)).

**Limit of indemnity**—£5,000,000 in respect of any one or series of occurrences arising out of any one cause. In addition to this:

- All costs and expenses recoverable by a claimant from the insured person;
- All costs and expenses incurred subject to the written consent of the insurers.

Subject to full policy terms and conditions, full policy wording available on request from Lloyd & Whyte.

# Accident cover

This section details the accident benefit schedule, offered through the BVA's free student insurance package.

**Operative time:** please note that these covers only apply while directly involved in university tutorial activities or associated work experience, including commuting.

Item	Description	Benefit limit
A1	Accidental death	£50,000
A2	Loss of limb and/or loss of sight in one or both eyes and/or loss of speech and/or loss of hearing in both ears	£50,000
A3	Loss of hearing in one ear	£12,500
A4	Quadriplegia	£150,000
A5	Paraplegia	£75,000
A6	Hemiplegia	£75,000
A7	Permanent total disablement	£50,000
A8	<b>Permanent partial disablement:</b> One big toe Any other toe One thumb One forefinger Any other finger Shoulder or elbow Hip, knee, ankle or wrist Removal of lower jaw by surgical operation Any other permanent partial disablement not specified above will be assessed according to the degree of disability, up to	£5,000 £2,500 £12,500 £10,000 £5,000 £12,500 £10,000 £15,000 £50,000
A9	<b>Burns</b> 28% of body surface or more 19%–27% of body surface 9%–18% of body surface	£50,000 £25,000 £12,500
A10	<b>Facial scarring</b> 10cm in length or an area 10cm <sup>2</sup> or more 5cm in length or an area 5cm <sup>2</sup> or more	£10,000 £2,500
A11	Temporary total or partial disablement	Nil
	<b>Hospitalisation and coma benefit</b> <b>Benefit period</b> <b>Excess period</b>  Benefit is payable at £50 for each completed 24-hour period of hospitalisation  Benefit is increased to £100 for each completed 24-hour period if the <b>insured person</b> is in a comatose state	£350 per week 52 weeks 24 hours



## Significant definitions

**Bodily injury**—injury which is caused by accident and which within 24 months from the date of such accident shall result in the death or disablement of the **insured person**.

**Hemiplegia**—the permanent and total paralysis of one side of the body.

### Loss of limb:

In the case of a leg permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg.

In the case of an arm permanent physical severance at or above the wrist or permanent and total loss of use of a complete hand or arm.

**Loss of sight**—permanent and irrecoverable loss of sight:

In both eyes if the **insured person's** name is added to the Register of Blind Persons.

In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means seeing at three feet what an **insured person** should see at 60 feet).

**Loss of speech or hearing**—permanent total and irrecoverable loss of speech or hearing.

**Paraplegia**—the permanent and total paralysis of the two lower limbs.

**Permanent total disablement**—total and absolute disablement caused other than by **loss of limb, loss of sight, loss of speech or loss of hearing**, which will entirely prevent the **insured person** from engaging in gainful employment for which he is fitted by way of training, education or employment, for the remainder of his/her life.

**Quadriplegia**—the permanent and total paralysis of the two upper limbs and two lower limbs.

Subject to full policy terms and conditions, full policy wording available on request from Lloyd & Whyte.

# Cover abroad

Although you are covered in most countries abroad for personal accident and personal liability under the BVA's free student insurance, it **does not** cover you for:

- Overseas medical expenses;
- Emergency repatriation expenses;
- Travel expenses;
- Cancellation, curtailment and rearrangement expenses.

While overseas (which would include places such as Ireland and the Channel Islands) it is of particular importance that you have travel insurance covering medical expenses. Lloyd & Whyte can arrange a specifically tailored travel insurance policy for BVA student members.

In the past many students have had difficulty finding suitable cover for working abroad, as the majority of travel insurance policies will



not cover medical or repatriation expenses for incidents arising while carrying out occupational activities, for example, while treating animals. This can be included in the travel insurance that can be arranged through Lloyd & Whyte.

**Please note:** As with the free student personal liability cover, travel policies do not include professional liability as you should be covered by your employers' professional liability and public liability insurance. In some countries, employers are not legally obliged to provide cover for its employees. **You will need to check this with your prospective employer before you travel.**

**Note to overseas members:** Travel policies bought in the UK are subject to you being a permanent UK resident, usually defined as being resident in the UK for six months and registered with a GP. In addition, in most circumstances you would not receive medical cover back in your home country. Each case would be reviewed specifically, so please discuss your requirements with Lloyd & Whyte.

Subject to full policy terms and conditions, full policy wording available on request from Lloyd & Whyte on 01823 250700 or [vets@lloydwhyte.com](mailto:vets@lloydwhyte.com)

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