

## Veterinary Student Blanket Liability Insurance

This AVMA PLIT-sponsored program provides coverage for claims arising out of alleged veterinary malpractice incidents occurring while students are completing required coursework under the supervision of a veterinarian, whether on campus or at another location.

The limit of liability is \$1 million per claim subject to an annual aggregate of \$3 million. Defense costs and legal fees are paid in addition to the limit of liability.

In addition to the veterinary students being insured, the college of veterinary medicine is insured for damages arising out of a veterinary incident committed by a student.

The policy is written on an Occurrence basis. This means that your students and college are protected even after the policy is no longer in effect. The policy is underwritten by Zurich American Insurance, one of the world's largest insurers and rated "A" by A.M. Best and Co.

Zurich is the underwriter for the PLIT-sponsored Veterinary Professional Liability Insurance program, which provides coverage for nearly 50,000 veterinarians around the country. Their staff of veterinary claims specialists, panel of experienced attorneys, and network of experts means claims are handled promptly and professionally.

The annual cost of the coverage is \$20 per student (this has been paid in advance by Ross University for your clinical year). The premium is based on the maximum number of third and fourth year students enrolled during the policy period.

If you have questions, please contact:

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