

ADVICE NOTE 31

VETERINARY SURGEONS AND INSURANCE MATTERS

- 1) Veterinary surgeons are likely to have frequent dealings with insurance companies that provide pet insurance to their clients, and may have enquiries from clients intending to take out pet insurance or make a claim.
- 2) Pet insurance may enable relevant veterinary work to be carried out in circumstances where fees may be an issue for the animal owner. A veterinary surgeon should consider that such work is *relevant*. Pet insurance should not result in work being carried out that does not promote the patient's welfare¹.

Taking out Pet Insurance

- 3) Veterinary surgeons may provide a range of information and leaflets on insurance options.
- 4) Veterinary surgeons should not be seen to favour any particular insurer, unless registered with the Financial Services Authority or formally linked with a registered insurer. If a veterinary surgeon receives commission for introducing clients to insurers, this should be disclosed.

Claiming on Pet Insurance

- 5) Veterinary surgeons have responsibilities to both clients and insurance companies to disclose any material fact that may affect the claim².
- 6) The fees charged to clients covered by pet insurance must be at the normal practice rate. Administrative charges should be itemised separately³.
- 7) Veterinary surgeons have professional responsibilities when certifying an insurance claim. If the facts are incorrect or misleading, the professional integrity of the veterinary surgeon may be questioned and allegations of false certification may be referred to the RCVS Disciplinary Committee⁴.

Fraudulent Insurance Claims

- 8) Allegations of fraud are matters for police investigation. In the event that the police decide not to prosecute, the RCVS may consider referring such matters to the RCVS Disciplinary Committee.

Professional Conduct Department
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¹ See RCVS Disciplinary Hearings, in particular RCVS vs. Mr Kfir Segev, March 2009 and May 2009 (<http://www.rcvs.org.uk/disciplinary>).

² Paragraph 13, Part 2B, *Guide to Professional Conduct*.

³ Paragraph 14, Part 2B, *Guide to Professional Conduct*.

⁴ See part 2G, *Guide to Professional Conduct*, and Annex d, "Certification: 12 Principles".