

Professional Indemnity Insurance for Veterinarians

Insurance Product Information Document

MAPFRE Middlesea p.l.c. | Middle Sea House | Floriana FRN 1442 | Malta

MAPFRE Middlesea p.l.c. (C-5553) is authorised by the Malta Financial Services Authority (MFSA) to carry on both Long Term and General Business under the Insurance Business Act. MAPFRE Middlesea p.l.c. is regulated by the MFSA.

This document is designed to provide you with a generic overview of the main features and benefits of this insurance policy. Due to its nature, it is not personalised to your individual needs. Complete pre-contractual and contractual information can be found in your quotation and the policy documentation, which is available upon request.

What is this type of insurance?

This insurance protects you and your business against claims for alleged negligence or breach of duty arising from an act, error or omission in the performance of your professional services as a veterinarian.



What is insured?

✓ Sums, including defence costs you are legally liable to pay arising from your negligent acts, errors or omissions occurring or committed in good faith in connection with your business or practice by yourself or your company in your professional capacity.

✓ Additional Cover:

- Libel and Slander
- Veterinarian Records
- Witness Attendance Costs
- Indemnity to Employees
- Automatic Run Off cover for 2 years for any partner or practitioner surrendering their warrant or retiring from the profession.

✓ Optional Cover:

- Retroactive Cover
- Discovery Period

- ✗ Illegal acts, intoxicants and narcotics.
- ✗ Dishonest, fraudulent, malicious or illegal act or omission of the Insured.
- ✗ Pollution and/or contamination.
- ✗ Sanction Limitation and Exclusion Clause
- ✗ Pandemics, Epidemics and communicable diseases.
- ✗ Claim, potential Claim or circumstance in respect of which the Insured is, or would be but for the existence of this Policy, entitled to indemnity under any other policy of insurance or any indemnity or assistance agreement with any medical defence organisation.



What is not insured?

This represents a non-exhaustive selection of some of the policy exclusions.

We shall not cover any claim or claims arising out of:

- ✗ Public Liability for Death, Bodily injury and/or illness.
- ✗ Public Liability for Property Damage.
- ✗ Claims and circumstances you are aware of at policy inception.
- ✗ Equine Medicine.
- ✗ Fines, penalties, punitive, multiple or exemplary damages.
- ✗ Any express warranty agreement or guarantee which increases your liability.
- ✗ Directors and Officers Liability Exclusion.
- ✗ Trustee Liability Exclusion.
- ✗ Cyber Risks and Computer Virus Transmission.
- ✗ Claim arising out of the manufacture of any Products, or the construction, alteration, repackaging, repair, servicing, or treating of any Products sold, supplied or distributed by the Insured.



Are there any restrictions on cover?

- ! An Excess (deductible) as shown in your insurance schedule, being the part of a claim you are responsible for may apply.
- ! Damages are only paid up to the limits shown in the schedule.
- ! This Policy will be void in the event of misrepresentation, misdescription or non-disclosure in any way and if any false or fraudulent claim is made.
- ! Your cover may contain other restrictions, please refer to your policy document.



Where am I covered?

- ✓ Within the territorial limits described in the policy schedule.
- ✓ This policy applies in accordance with Maltese Jurisdiction.
- ✓ The MAPFRE Middlesea p.l.c policy is a Maltese contract and is governed by Maltese Law.



What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true and complete as far as you know. This obligation will continue to apply throughout the currency of the policy including at renewal stage.
- All changes in any of the declared facts, including any changes in your criminal record as well as any changes in the property insured are to be communicated to us without delay as the contract could become void and claims refused if we are not notified of these changes.
- You must immediately notify us and submit a completed claim form along with the necessary reports and claim amounts in the event of any claim.



When and how do I pay?

- You must promptly pay the insurance premium as soon as it is due.
- You may settle your premium by debit/credit card, by cheque, via internet banking or in cash.



When does the cover start and end?

- The contract will commence from the start date and cease on the expiry date shown in the policy schedule unless cancelled before.



How do I cancel the contract?

- You may cancel the contract (cover) at any time and a return premium will be given to you unless a claim has been made during the current period of insurance.
- We may cancel this policy by sending you a registered letter giving you 7 days' notice to your last known address and will refund the appropriate proportion of your premium worked out on a pro-rata basis from the date of our letter as long as no claim has been lodged during the current policy period.
- We may also cancel the policy immediately at our discretion and without notice if you do not pay the premium. You will not get a refund for any part payments already made.