

Administration of Veterinary Drugs by Attendants During Transit An Underwriters Perspective: Its Affects on Insurance

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Livestock is slightly different to Bloodstock namely in the way some species are transported and depending on the type of animal being transported, there are occasions where insurance cover will not be granted unless there is a vet present. However, like Bloodstock this risk, if a drug was administered by an attendant which resulted in a loss this would not currently be covered by insurance.

Underwriters request that drugs are administered by vets as these professionals have a certain level of knowledge, experience and ability. Also in the unusual event that the vet makes an error or is negligent. There is protection for underwriters as vets will have PI insurance. Whereas attendants will not have this protection.

Fish: Are transported in closed containers, which link up to an electrical supply via the transport vehicle. This means during transit, it is not possible for attendants to administer drugs as the system is closed.

Poultry: Are transported in what is effectively a crate and due to the number of birds it is again not feasibly possible to administer drug.

Pigs/ Sheep/ Cattle: Humane Destruction via injection is the main concern in this group of animals.

Exotics: Such as Dolphins the administration of Veterinary Drugs by attendants during transit is not of particular concern as it is a requirement of the policy that underwriters risk manager travels with the Dolphins and also is involved in the whole process from capture to a time that the Dolphins are have settled in at their finial destination which can be up to about 30 days after. It is also a requirement that at least 1 vet travels so to be able to provide all the necessary treatment.

On the other hand exotics such as elephants due to size and weight during transit it may be need to dope them, to prevent danger to the animal, the vehicle, particularly important during air transit and another animals/people. At present it is not standard for a vet to travel.

Main concerns:

- What drugs are available to attendants?
- Are they clearly labelled?
- What is their experience of administering?
- Do they know the correct dosage for the different animal types and the correct place to inject?
- Are handlers experienced to notice that for example a buffalo, which are stiff with head and legs rigid that this animal may not be appropriately doped and a risk to itself and others.

Underwriters understand that it is not practical for vets to travel with all transits, for this reason underwriters would consider amending insurance policies where attendants have reached minimum standard which the veterinary industry believes is of a high enough standard to be able to in an emergency competently inject the correct dose, of the correct drug, in the correct manner.