



# Your Professional Protection Just Got Upgraded!

**The Veterinary Defence Association (VDA) is thrilled to announce the launch of its Member Professional Protection Insurance Scheme, effective 1 November 2025!**

The VDA is committed to safeguarding your career, supporting your professional image, and providing the peace of mind you deserve. This new policy has been specifically designed to indemnify registered veterinary professionals in good standing for legal liability arising from services rendered in the course of their professional duties.

*Please note that this is a summary of the scheme and should not be construed as the full insurance policy. For complete details, including the terms, conditions, and exclusions, kindly refer to the policy wording and schedule, which will be made available shortly.*

**Insurer:** Lombard Insurance Company Limited (FSP No 1596)

**Underwriting Management Agency:** Genoa Underwriting Managers (Pty) Ltd (FSP No 38225)

**Financial Services Provider:** VKN Financial Services (Pty) Ltd (FSP No 1207)

## Coverage in a nutshell

Coverage Type	Description
Legal Liability & Compensation	Indemnity for your legal liability to pay Compensation including defence costs to an Animal Owner resulting from your Veterinary Professional services and or regulatory enquiry.

Item	Limit/Value
Limit of Indemnity per member	R1,000,000 for each VDA Member per annum
Maximum Animal Value	R50,000 any one Animal

## Keeping Your Policy Active: Your 5 Simple Compliance Steps

To ensure your indemnity is guaranteed when you need it most, you must adhere to these simple, non-negotiable requirements. Failure to comply may result in no indemnity being due to you:

- Stay in Good Standing:** You must be in good standing with the VDA and registered in terms of the membership rules when services were provided and when a Claim is received.
- Notify Immediately:** You must simultaneously notify Us (via the broker and the VDA immediately upon receiving any Claim, Regulatory Enquiry, or becoming aware of a Possible Claim (a threat or complaint that may lead to litigation).
- Use the Protocol:** You must always use the VDA prescribed Consent Protocol for surgical/invasive procedures and hospitalisation.
- Do Not Admit:** You must not admit to any liability for a Claim unless We agree in writing that you may do so.
- Commit to ADR:** You must commit to the VDA's **Alternative Dispute Resolution** protocol (ADR).

## What is Not Covered?

The policy does not provide indemnity for:

- Your **deliberate or wilful disregard** or a **reckless act** committed by you, or your deliberate contravention of the Laws.
- Any Claim brought in any jurisdiction other than the Republic of South Africa.
- Any **finances, penalties, punitive, or exemplary damages**.

**General administrative enquiries** • Please email [info@vetdefenceco.com](mailto:info@vetdefenceco.com)

**Insurance technical queries** • Please contact Mrs. Delwena Thambaran or Ms. Dale Stone at VKN Financial Services (Pty) Ltd  
011 023 7265/6 or email [delwena@vknfs.co.za](mailto:delwena@vknfs.co.za) or [dale@vknfs.co.za](mailto:dale@vknfs.co.za).

VDA