

A woman with long brown hair, wearing a dark polo shirt, is shown in profile, looking intently at the head of a dark horse. She is gently touching the horse's face with her hands. The background is a blurred stable interior with wooden stalls.

# welcome, doctor.

we're thrilled to have you on board!

You've worked incredibly hard to get to this point, and we're excited to continue supporting you in the next chapter of your career!

Once you've obtained your veterinary license, it's time to set up **professional liability** and **veterinary license defense coverage** through the AVMA Trust's PLIT program and help protect your future with coverage from AVMA LIFE.

With your **assets covered** and your license and **future protected**, you can go to work knowing that we'll be right alongside you every step of the way.

AVMA **LIFE**<sup>®</sup>  
AVMA **PLIT**<sup>®</sup>

# professional liability for recent graduates

## Top reasons why coverage through the AVMA Trust program protects you better

- 1 | **Consent to settle clause**—no claim can be settled without your written consent or a court order. This unique benefit protects your professional reputation and discourages frivolous lawsuits.
- 2 | **Experienced veterinarians serve as Trustees and Trust Veterinarians**, reviewing every malpractice allegation and advocating for you.
- 3 | **Your individual rate will not increase as a result of reporting a potential claim or for payment of defense or indemnity.**

## what you need

- **Professional liability** coverage responds to allegations of veterinary malpractice. The limits refer to the maximum amount of coverage your policy will provide for a single covered malpractice claim (per claim) and for the total amount of covered malpractice claims in one calendar year (aggregate).
- **Veterinary license defense** coverage protects your license against actions and complaints filed with state licensing agencies. This policy provides coverage for legal defense fees.
- **Long-term disability insurance**, available through AVMA LIFE Trust, helps protect your paycheck in the event of a covered illness or injury. Add the **Member Basic Protection Package** for less than \$5 per month to include decreasing Group Term Life Insurance, Accidental Death and Dismemberment, and a Rabies Prophylaxis benefit.

**Special note for newly employed veterinarians:** If your employer purchases a professional liability policy from a commercial insurer covering employed veterinarians, this coverage is **not in your name** and **may not follow you** if you provide veterinary services outside your employed duties—such as relief, emergency, or part-time work. And, it may not include veterinary license defense coverage. To fully protect yourself, secure an individual professional liability policy in your name through the PLIT program.

## Use this checklist as a guide through your first few months as a new veterinarian:

- ☒ Graduate!
- ☐ Receive your veterinary license and review your state practice act.\*
- ☐ Confirm your AVMA membership is active to enjoy the program's benefits.
- ☐ Apply for **Professional Liability** and **Veterinary License Defense** coverage through AVMA PLIT at **800-228-7548, option 2**.
- ☐ Review your personal protections of **Life** and **Disability** insurance available through AVMA LIFE. Find out more at **avmalife.org**.\*
- ☐ Know that we've got you covered! Enjoy peace of mind doing the job that you love.

You can activate your professional liability policy as soon as you obtain your veterinary license.

**avmalife.org**  
800-621-6360

**avmaplit.com**  
800-228-7548, option 2

**AVMA LIFE® AVMA PLIT®**  
Veterinarian Inspired Coverage Protecting you through it all

Coverage subject to policy terms, conditions, and exclusions.

PLIT Broker and Consultant since 1962: HUB International Midwest Limited, HUB International Midwest Insurance Agency (CA)

\*Including features, costs, eligibility, renewability, exclusions and limitations. LIFE coverages are underwritten by New York Life Insurance Company, NY NY, 10010 on group policy GMR. Administered by Pearl Insurance.

CA Insurance License #0F76076 and AR Insurance License #1322

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