Student Ambassador Spotlight: Liz Ritchie
Class of 2021 at Michigan State University College of Veterinary Medicine

“I was eight years old when I snuck out of the house for the first time. I crept down the stairs and wriggled into my coat and stepped out into a bitter, cold wind. My hood flew over my eyes as I started the trek towards the barn, stepping through snow drifts as high as my thighs. My fingers burned as I fumbled with the latch and heaved the door open. As my eyes adjusted to the darkness, I could hear hoarse and raspy breaths. I headed towards the back of the stall and started making out the body of my calf through the dim light. My father informed me my calf had pneumonia. I stuck out my hand and coaxed the calf to the corner where we sat together all night and where my parents found me the next morning. That night ignited my passion for animal welfare and would lead me to veterinary medicine.

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Acting as a liaison between veterinary students and the AVMA Trust organization is important to me on a personal level because by helping students obtain liability insurance, they can better focus on their clinical rotations, thereby fulfilling their passion of becoming a veterinarian. When I’m not studying, I make it a goal to travel as much as possible. A travel highlight of mine was climbing Mount Vesuvius in Italy and overlooking Pompeii. My plan after graduation is to practice mixed animal medicine in the Midwest. Working with multiple species right after school presents a steep learning curve, but it’s a challenge I am excited to navigate as a young professional.”

Why do Veterinary Students Need Liability Coverage?

Student Error Results in Euthanized Horse

Student A was working with a veterinarian who was demonstrating how to perform an equine castration. While the owner worked to keep the horse calm, the right testicle was extruded and the cord was emasculated without incident. Student A then extruded what they believed to be the left testicle and the veterinarian proceeded to emasculate it. Upon examining the tissue, the veterinarian realized that instead of removing the left testicle and cord, the horse’s penis had been removed. Emergency care was administered and corrective surgery options were discussed but the owner opted to euthanize the horse since a positive outcome was unlikely and the animal was intended to be a show horse. Both Student A and the overseeing veterinarian were insured through the PLIT and filed a claim. The carrier agreed that the failed castration did not meet the standard of care. With Student A and the veterinarian’s approval, the claim was settled. The $12,000 settlement was fully covered by their PLIT policies.

Renewing Your Student Liability Coverage for 2020

Just like last year’s renewal, your student liability coverage through AVMA PLIT will automatically renew for 2020 if you meet the following qualifications:

1. You’ve maintained your status as an active SAVMA member
2. You are currently enrolled in our student liability coverage program

Look out for a confirmation email from us in early November! If your SAVMA membership is inactive or you have questions about your coverage status, visit avmaplit.com/students or call 800-228-PLIT (7548), option 2.

Not signed up for student liability coverage? Find your campus ambassador today and get set up with our FREE coverage through the AVMA Trust!
Introducing the AVMA Trust

AVMA PLIT and AVMA LIFE have joined forces! Working together as the AVMA Trust, PLIT and LIFE are excited to continue helping students secure affordable liability and life insurance coverages as they prepare to join the veterinary profession.

Are my student policies changing?

Your student liability coverage through AVMA PLIT and your complimentary life insurance coverage through AVMA LIFE will remain exactly the same. The merging of the two trusts does not affect your individual coverage but rather puts all of your insurance needs in one place. The merge was brought into motion as part of our goal to provide AVMA members with seamless support.

Will the AVMA Trust still do campus visits?

Yes! The AVMA Trust is excited to continue visiting U.S. veterinary programs during the 2019/2020 school year. The AVMA Trust has an experienced team of Trust veterinarians and school agents who will be on campus throughout the year to help answer questions and participate in educational events. Ask your AVMA Trust Ambassador when visits will take place on your campus.

Who is my campus ambassador?

In the past, each veterinary school has had one PLIT ambassador and one LIFE ambassador. This year, your campus may have one AVMA Trust Ambassador who will serve as your go-to source for all things LIFE and PLIT related. Whether it’s questions about signing up for coverage, renewing your policies or reaching out to your school’s Trust Veterinarian, your AVMA Trust Ambassador is your direct channel to the Trust Veterinarians.

Find the AVMA Trust Ambassador on your campus by emailing rebecca.isola@avmaplit.com.

Dr. Rebecca Stinson
Student Services Representative

Dr. Stinson received her DVM from the University of Georgia and has spent the majority of her career in private equine practice on the East Coast. She has also worked as a relief veterinarian in companion animal practice. As the newest member of the AVMA Trust, Dr. Stinson looks forward to visiting with veterinary students in the upcoming year.

AVMA LIFE Coverage

Are you signed up for complimentary student life insurance coverage from AVMA LIFE? Visit avmalife.org/students to explore options, apply for coverage and more!
Closed Claims and Upcoming Contests

Veterinarians who treat and provide health certificates for animals at petting zoos, fairs and other animal exhibits need to be very aware of the zoonotic risks. The most common zoonotic claims observed are exposure to rabies, leptospirosis, brucellosis, ringworm, scabies, MRSA and MRSP. Although incidents of zoonotic claims aren’t regularly occurring, they have the potential to be large in scale and costly.

Family Contracts Ringworm after Stray Kitten is Given Clean Bill of Health

Prior to adoption from Clinic A, a stray kitten was examined by the veterinary technician. Small, scabby areas were noted and attributed to resolving flea dermatitis. Three weeks later, the kitten was examined for a lesion under its tail which tested positive for dermatophytosis (ringworm). The lesion had been present at adoption but not correctly identified. Five family members contracted the skin fungus and were treated, and the family sought reimbursement from Clinic A for the medical expenses incurred. The PLIT insurance carrier determined that the Clinic A was liable for failing to note the lesion and alert a veterinarian. The insurance carrier settled the matter for $5,400 which included medical bills, mileage to and from the doctor appointments, and pain and suffering.

Coming Soon: The AVMA Trust’s Fall 2019 Instagram Contest!

Dates: September 23rd-October 14th

Details: To enter the contest, follow and tag @avmatruststudents in your clinical/externship photos from this past summer.

Prizes: In addition to five winners, we’ll be awarding a prize to the school with the most submissions! Watch for an email with details.

To secure student liability or personal insurance, call 800-228-7548 or visit avmaplit.com/student.