

# BEST PRACTICES: CURBSIDE SAFETY AND COVERAGES FOR VETERINARY PRACTICES



In these unprecedented times, we all have learned to evolve and adapt to new practice environments. One of these changes—curbside care—continues to be the norm for many veterinary teams. In fact, 75% of practices reported using curbside service for most or all client visits in a recent survey.<sup>1</sup> The AVMA Trust has compiled these tips and resources to help protect your team, clients, and patients from additional risks posed by curbside care.

## TEAM SAFETY

Even before COVID, animal bites and slips, trips, and falls were common causes of employee injuries. In 2020, the AVMA Trust saw an increase in these injuries related to curbside care. Safety-oriented curbside care policies and procedures are essential to reducing risks. Consider these tips to keep your team safe:

- **Communicate with clients over the phone as much as possible—before, during, and after an appointment.** This practice reduces the time team members spend outside, where many injuries can occur.
- **Keep sidewalks and parking lots in top shape.** Repair or clearly mark tripping hazards. Identify team members to monitor outside areas for potential hazards, especially during inclement weather. Ensure parking lots and walkways are adequately lit after dark.
- **Confirm patients are appropriately restrained for curbside transfer.** Cats, small dogs, and other small animals should be in an appropriate carrier that is securely latched. Larger dogs should have an appropriately fitted collar and leash. If a patient is known to have aggressive behavior, ask the client to place a muzzle on the patient before opening the vehicle door.
- **Use the “Buddy System” during curbside care.** Have one team member handle the patient while the other focuses on client interactions.

### *Insurance Insight: Workers' Compensation*



Your team members are the backbone of your practice. Show you value them by making sure they are covered in the event of a workplace injury. Workers' compensation insurance provides medical and wage benefits to employees who are injured on the job, including those injured during curbside care. This coverage is required by law in many states. Learn more about [workers' compensation coverage](#) available through AVMA PLIT.

## CLIENT SAFETY

Bites, slips, trips, and falls are common injuries for clients, just as they are with your team members. Automobile accidents in practice parking lots as well as damage to practice property by autos also have increased with curbside service. Many of the steps you take to protect your team members also will help keep your clients and patients safe. Here are some additional tips to ensure client safety:

- **Provide information about curbside care procedures in advance of client visits.** When setting appointments, explain curbside care procedures, including the importance of arriving on time, properly restraining their pet, and remaining in their vehicle until contacted for the patient transfer. Here are some samples of [client curbside instructions](#) from the AVMA.
- **Post signage to remind clients of important safety precautions.** Key safety messages include the importance of mask wearing and social distancing, avoiding contact with other animals and between animals, and waiting to use designated animal “relief” areas one at a time.
- **Ask clients to remain in their cars.** The more time a client spends on the clinic property outside their vehicle, the more likely an incident such as a fall or encounter with another animal is to occur. These risks increase in inclement weather or after dark.
- **Take steps to manage parking lot traffic.** In addition to ensuring proper lighting, make sure parking spaces are well marked, sightline obstructions are removed, and traffic patterns (e.g., drive-thru lanes) are easily identified.



### *Insurance Insight: General Liability*

General liability insurance protects your practice when someone who is not an employee is injured or sustains a loss on your property. General liability coverage often is part of a business owner’s package (BOP) policy. Learn more about [veterinary-practice-specific general liability coverage](#) available through AVMA PLIT.

## WINTER CURBSIDE CARE

Cold and icy conditions call for additional precautions to keep everyone safe. **Consider these tips:**

- Hire a snow-removal service to maintain safe parking lots and sidewalks.
- Regularly treat sidewalks and parking areas with pet-friendly de-icers.
- Assign team members to monitor parking lots and walkways for potential hazards during operations.
- Keep the eaves of the building clear of snow and ice.
- In extreme cold weather, carefully schedule appointments to allow sufficient time for each client, adhere to the schedule, and have owners drop off their animals, when needed, to keep clients and patients from waiting too long in cars.
- Use non-skid mats inside and outside of all doors and assign a team member to keep the floors dry.
- Ensure team members working curbside have proper footwear and clothing. Safety vests can also be helpful for night-time visibility by drivers.

## PATIENT SAFETY

Safe patient handling is always important. However, it is vital when it comes to curbside service, which can increase opportunities for stress, injury, or escape. Addressing team and client safety can go a long way to protecting patients. Here are some additional tips for keeping patients safe:

- **Minimize wait times.** Spending too much time in a vehicle can lead to increased stress or potential exposure to extreme temperatures. Reduce wait times by allowing an appropriate amount of time for each appointment and encouraging clients to avoid arriving too early.
- **Reduce opportunities for escape or interaction between animals.** Implement a strong handling/restraint policy and ensure team members follow it closely. Coordinate patient transfers to avoid interactions between animals. Discourage clients from leaving their cars.
- **Take extra care with client communications.** Make sure each client is aware of the practice's curbside procedures and understands the importance of safety precautions and proper restraint of animals to keep you, them, and their pet safe. Check out these [resources for communicating with your team and clients](#) from the AVMA.

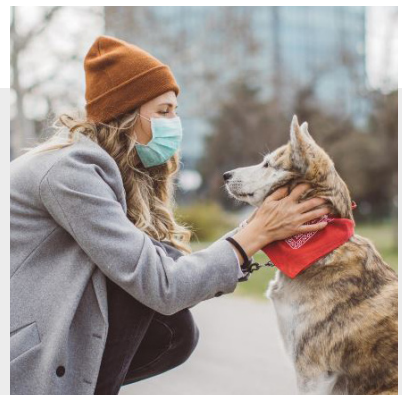
### *Insurance Insight: Animal Bailee*



Claims related to patient injury may fall under a general liability, professional liability, or an animal bailee policy, depending on where and when the injury occurs. Animal bailee coverage protects the practice when a patient escapes or is injured while in the care, custody, and control of the practice but is unrelated to veterinary treatment. Animal bailee policies are one of the most overlooked coverages for practice owners. Learn more about [animal bailee coverage](#) available through AVMA PLIT.

- Review your insurance policies annually to ensure you are properly covered for the risks unique to veterinary practice and curbside service. Contact AVMA PLIT for a complementary review of your business and professional insurance coverages at 800.228.7548 or [info@avmaplit.com](mailto:info@avmaplit.com). For life, disability, and more, contact AVMA LIFE at 800.621.6360 or [CustomerService@AVMALIFE.org](mailto:CustomerService@AVMALIFE.org).

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<sup>1</sup> Veterinary Hospital Managers Association, *Insiders' Insights* (November 2020), p. 3.