Siobhan Mullan comments: The strictly impartial approach advocated by Glen Cousquer aimed to preserve the profession’s relationship with both insurance companies and clients alike. At times, this goes against our natural instincts to help our client, the person we have the direct relationship with and whom we may perceive as the ‘little guy’ caught up in all this. So, can this ever be right? Perhaps it depends on the ‘fairness’ of the system. If you perceive that insurance companies operate in a transparent and fair way towards your clients, then there could be little justification for taking sides. If, on the other hand, you perceive an injustice in the system, then it might seem right to attempt to tackle that injustice. This could be done in a number of ways. The least compromising approaches would include things like lobbying professional bodies to take a stand against the system as a whole or taking on a strong advocacy role for individual clients and ‘doing battle’ with insurance companies on their behalf. Although we can all imagine how time-consuming and ineffective this might be, it might serve to highlight problems to the insurance company involved and encourage it to change its procedures. Once we are considering options such as falsification of clinical notes to erase record of a significant pre-existing condition, we are into professionally risky territory that also seems hard to justify.

Have you faced a dilemma that you would like considered in a future instalment of Everyday Ethics? If so, e-mail a brief outline to inpractice@bva-edit.co.uk

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