

MEMO



RISK MANAGEMENT OFFICE

DATE: July 14, 2025
TO: All Departments
FROM: Office of Risk Management
RE: Student Professional Liability Coverage

The University's general liability insurance program will continue to provide **student professional liability coverage** for students enrolled in **supervised University programs**. This coverage protects against liability arising from the rendering—or failure to render—medical or professional services by students participating in approved, for-credit internships or clinical experiences.

Scope of Coverage

Coverage applies to Medical Services provided by student interns in the following situations:

1. **On-Campus Facilities:**

Services rendered at a clinic, dispensary, infirmary, athletic facility, or similar facility operated primarily for the use of University employees or students.

2. **Associated Medical Facilities:**

Liability for injuries caused by student interns while participating in **supervised practicums, fieldwork, clinical training, or internships** required by an **Allied Health Program** at an external medical facility affiliated with the University.

3. **Public-Facing University Clinics:**

Services rendered at the University's **Audiology and Speech Language Center** or **Psychology Treatment and Research Clinics**, provided these clinics are **open to the public**.

Policy Definition of Incident

Per Endorsement GLX1262X of the University's policy, an:

"Internship-Related Medical Incident" is defined as any act, error, or omission by a student intern occurring after the policy's inception date, arising from supervised services in an Allied Health Program, which result in bodily injury, emotional distress, illness, or death—including those related to or arising from sexual misconduct.

Additional Coverage Information

- Coverage is written on an **occurrence basis** for most exposures.
- Coverage applies to both **medical** and **non-medical** supervised internships or practicums that are part of a student's degree requirements.
- The **coverage limits** are consistent with the University's standard liability policy, **except for veterinary exposures**, which are covered under a separate \$10 million limit due to cost constraints.

Cost and Billing

- The cost of student professional coverage remains **\$13 per student per year**.
- The policy year runs from **August 1 through July 31**.
- Costs will be billed to each **academic department**, which may collect the corresponding fee from students.

How to Request Coverage

To ensure your students are covered, please submit a completed:

“Request for Student Professional Liability Coverage” (Form RM17)

- The online form is available via this link: [RM17 Form](#)
- Select Form RM17 from the list and click “Go”
- **Deadline:** Submit the form **within 30 days** of the student’s internship start date.

Once submitted, Risk Management will issue an ID card confirming coverage. Timely submission helps avoid any gaps in protection.

Questions?

Please contact:

Office of Risk Management

Email: RiskMgmt@purdue.edu