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RISK MANAGEMENT OFFICE  
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[www.purdue.edu/Risk\\_MGMT](http://www.purdue.edu/Risk_MGMT)

**TO: Departments**  
**FROM: Dann VanHoosier**  
**RE: Student Professional Liability Coverage**

The University's liability insurance underwriter will continue to provide coverage for our student professionals who are enrolled in supervised University programs. The following policy excerpt outlines the coverage that is provided:

Any liability arising out of rendering or failure to render any Medical Services;

- 1) Arising out of rendering or failure to render any Medical Services at a dispensary, infirmary, clinic, athletic facility, or similar facility maintained by the Included Entity principally for us by the Included Entity's employees or students;
- 2) Against an Associated Medical Facility and an Insured as a result of injury caused by a student intern while participating in any supervised practicum, field work experience, clinical training, or internship program in fulfillment of course requirements in an Allied Health Program; or
- 3) Arising out of rendering or failure to render any Medical Services at the Educational Organization's (i) Audiology and Speech Language Center, or (ii) Psychology Treatment and Research Clinics, which are open to the public;...

The definition of Insured in the policy includes the following:

...at the option of the Educational Organization...student of an Included Entity while serving in a supervised internship program in satisfaction of course requirements or while acting at the direction of or performing services for or on behalf of the Educational Organization; but only while acting within the scope of their duties or obligations in their respective capacities as described above;...

It should be noted that coverage is on an "occurrence basis" and is very broad. Not only does it include coverage for students in our medical professional programs, but also those in other non-medical, supervised internship/practicum programs **taken to satisfy course or degree requirements**. The limits for this coverage are equal to the University policy limits for all classes of insureds except veterinary exposures. Those are covered at a lower limit of \$10 million due to overall cost.

The cost for the student professional coverage **will continue at \$13 per student per year. The policy year runs from August 1 through July 31**. As in the past, the cost of this coverage will be billed to the academic departments, which in turn, can collect the funds from the students.

To request coverage for student professionals, a "Request for Student Professional Liability Coverage" (Form RM17) must be completed and forwarded to Lisa Fortner in the Risk Management Office. This form can be obtained by following the FORMS link on our website at [www.purdue.edu/Risk\\_MGMT](http://www.purdue.edu/Risk_MGMT). Risk Management should receive the request form no later than 30 days after the student begins his/her internship. Your cooperation helps ensure that claims do not occur before coverage is in place. An ID card evidencing coverage will be provided upon receipt of the RM17.

If you have any questions about this coverage, please contact Dann VanHoosier at 4-1690 or [djvanhoosier@purdue.edu](mailto:djvanhoosier@purdue.edu).