

Purdue College of Veterinary Medicine
Student Professional Liability Insurance Program

Professional liability insurance is available to students enrolled in supervised University experiential learning programs, which includes clinical, mentorship, and internship experiences that are taken to satisfy the requirements of a particular course or degree. This insurance protects both the University and the student against claims arising from negligence resulting in harm to an animal or property owned by another person, but only while acting within the scope of their duties or obligations in the course of completing work required by the Purdue College of Veterinary Medicine curriculum.

The policy period runs from August 1 to July 31 each year. The policy limits are \$1M per occurrence/\$3M annual aggregate. The annual premium for this coverage is \$13, which is billed to students engaged in experiential learning programs through the College of Veterinary Medicine.

The policy provides coverage for:

- Liability arising from real or alleged damages caused by the student while performing duties directly related to curriculum requirements while on Purdue University property (working during regular clinical rotations in the Purdue Veterinary Teaching Hospital).
- Liability arising from real or alleged damages caused by the student while performing duties directly related to curriculum requirements at facilities outside of Purdue University (working at an externship, practicum, or clinical mentorship site not affiliated with Purdue to complete the requirements of a course or degree).
- Court costs related to the incident
- Legal counsel

The policy DOES NOT provide coverage for:

- Any outside organization where a student may be working to fulfill academic requirements, unless required by written contract.
- Activities not part of the student's academic requirements (working at a veterinary practice on weekends or vacations to gain additional experience).
- Medical costs incurred by a student in the program (students are required to have their own personal medical insurance while in the program).

This insurance program is administered by the Purdue Office of Risk Management. Professional Liability insurance cards evidencing coverage will be provided electronically to enrolled students. Questions about insurance cards should be directed to Lisa Fortner at 765-494-8104 or lyfortne@purdue.edu. Questions about the coverage can be directed to Dann VanHoosier at 765-494-1690 or djvanhoosier@purdue.edu.

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university.

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