

Comparative Value Guide

# Internships and Professional Services Liability (IPL) Coverage



Since United Educators' (UE's) founding in 1987, our focus has been exclusively on education and finding new ways to meet our members' insurance coverage needs, manage risks, and efficiently resolve claims. When it comes to liability insurance, UE offers broad coverage. Use this checklist to compare the value and benefits of UE's internships and professional services liability (IPL) coverage with alternatives you might be considering.

First, review the coverage and value of UE's policy. Next, determine if alternative options provide the same comprehensive benefits. Any gaps in coverage or value represent a potential liability. If it is unclear how another policy may respond, ask that carrier's Underwriter to state the coverage position.

Discuss the outcome of your comparison with your UE representative at any time. We're here to help.

## IPL Coverage Comparison



### Who's Insured

#### The policy typically covers:

- The institution
- Students of the institution while they participate in an internship
- Trustees, officers, or administrators
- Faculty, students, teachers, instructors, or other professionals supervising students in an internship program (at the option of the institution)
- Employees and uncompensated volunteers while they provide professional services (at the option of the institution)
- Internship host

	UE	Other Carrier	Other Carrier
	Yes		

**Tip:** Review your policies and procedures to ensure you are keeping interns safe. Ask your UE representative for *Protecting Minors on College Campuses: A Series of Checklists*.



## What's Covered

UE

Other Carrier

Other Carrier

**The policy typically covers wrongful acts allegedly committed by students of the institution during an internship supporting an academic program such as:**

• Marketing	Yes		
• Social work	Yes		
• Health care	Yes		
• Legal	Yes		
• Engineering	Yes		
• Education	Yes		

**The policy typically covers wrongful acts while performing acts within the scope of duties assigned by the institution for the following services:**

• Legal services (including services provided by an attorney, paralegal, legal consultant)	Yes		
• Architecture services (including services provided by an architect, assistant architect)	Yes		
• Engineering services (including services provided by an engineer, assistant engineer)	Yes		
• Social work services (including services provided by a social worker, social services assistant)	Yes		
• Veterinary services (including services provided by a veterinarian, veterinary technician assistant)	Yes		
• Certain health care service professionals working in facilities owned or operated by the institution (primarily serving students, faculty, and staff)  <i><b>Example:</b> The institution operates a student health care facility that provides preventive care to students, faculty, and staff. A general practitioner, dermatologist, and optometrist work at the facility. Subject to the policy's terms and conditions, services these physicians and staff members provide in the facility are covered.</i>	Yes		



## What's Covered

- When connected to an academic degree program, certain health care service professionals providing services to members of the public at a facility owned or operated by the institution

**Example:** *The institution owns a facility that provides dental services to members of the public. The institution has a degree program for dental hygienists. Subject to the terms and conditions of the policy, the dentist, hygienist, and any other employee providing dental health services in the public clinic are covered.*

UE	Other Carrier	Other Carrier
Yes		

**Tip:** UE recommends drafting agreements with each internship site to help establish responsibility between the host site, the institution, and the student. Ask your UE representative for **Checklist: A Guide for Reviewing Contracts.**



## Policy Features

- Limits up to \$3 million per claim and \$6 million aggregate
- Limits up to \$30 million available with a UE excess policy
- Defense costs outside the limits of liability for covered claims
- \$0 deductible for covered students
- No student internship application questions
- Full prior acts coverage
- Broad definition of internships
- Allied health and non-allied health internships in one policy
- No scheduling for internship programs
- No reporting requirement of new or expired programs

Yes		

**Tip:** Before the internship, institutions must communicate with students about transportation, training, supervision, security, workplace safety, and discrimination. Students (or a legal guardian if the student is under 18) should sign a waiver that legal counsel has reviewed. Ask your UE representative for **Checklist: Drafting Effective Releases.**



## Risk Management

UE

Other Carrier

Other Carrier

**When purchased with general liability (GL) or educators legal liability (ELL), UE membership includes access to our suite of risk management resources tailored to the educational environment. Resources include:**

• Access to risk management consultants for tailored guidance	Yes		
• Claims analyses and advice on hot topics such as concussions, Title IX, campus safety, and short-term international travel	Yes		
• A dedicated library of online courses for students, staff, and faculty	Yes		



## The UE Advantage

**UE is owned and governed by the institutions it insures. We provide value and customer service above and beyond other carriers as evidenced by the following factors:**

• Policy non-cancellable except for nonpayment of premium	Yes		
• Underwriters willing to work with institutions and their brokers to craft coverage solutions for specialized needs	Yes		
• Subrogation rights can be waived prior to occurrence	Yes		
• 24/7 access to claims professionals to assist the institution in the event of catastrophic loss	Yes		
• Claims managed by education specialists	Yes		



# Connect With UE

Visit [www.ue.org](http://www.ue.org) to check out our broker resources and sample risk management offerings.



## Education's Answer™

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by about 1,600 members representing thousands of K-12 schools, colleges, and universities throughout the United States. Our members range from small independent schools to multicampus public universities. UE was created in 1987 on the recommendation of a national task force organized by the National Association of College and University Business Officers. Our mandate is to provide K-12 schools, colleges, and universities with a long-term, stable alternative to commercial liability insurance.

United Educators is rated A (Excellent) by AM Best.

For more information, visit [www.ue.org](http://www.ue.org) or call (301) 907-4908.

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