Internships and Professional Services Liability Coverage

Comparative Value Guide

United Educators’ (UE) internships and professional services liability (IPL) policy offers your institution some of the broadest coverage available. Use this checklist to compare the value and benefits of UE coverage with alternatives you might be considering.

First, review the coverage and value of the UE 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 to an issue, ask underwriters to state the carrier’s coverage position in writing.

Discuss the outcome of your comparison with your UE representative at any time. We are here to help!
# IPL Coverage Comparison

## Who’s Insured

<table>
<thead>
<tr>
<th>The policy covers:</th>
<th>UE</th>
<th>Other Carrier</th>
<th>Other Carrier</th>
</tr>
</thead>
<tbody>
<tr>
<td>The educational institution</td>
<td>Yes</td>
<td></td>
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<tr>
<td>Students of the institution while they participate in an internship</td>
<td>Yes</td>
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<tr>
<td>Trustees, officers, or administrators</td>
<td>Yes</td>
<td></td>
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<tr>
<td>Faculty, students, teachers, instructors, or other professionals supervising</td>
<td>Yes</td>
<td></td>
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<tr>
<td>Internship host</td>
<td>Yes</td>
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</tbody>
</table>

**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

**Errors, omissions, or wrongful acts allegedly committed by students of the educational institution during an internship supporting an academic program — including but not limited to:**

- Marketing: Yes
- Journalism: Yes
- Social work: Yes
- Health care: Yes
- Legal: Yes
- Engineering: Yes
- Education: Yes

**Errors, omissions, or wrongful acts arising from 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
### What’s Covered (Continued)

- **Health care service professionals working in facilities owned or operated by the institution (primarily serving students, faculty, and staff)**
  
  **Example:** The educational 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.

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

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

<table>
<thead>
<tr>
<th>Feature</th>
<th>UE</th>
<th>Other Carrier</th>
<th>Other Carrier</th>
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<tbody>
<tr>
<td>Limits up to $3 million per claim and $6 million aggregate</td>
<td>Yes</td>
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<tr>
<td>Limits up to $40 million available with UE Excess or Umbrella policy</td>
<td>Yes</td>
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<tr>
<td>Defense costs outside the limits of liability</td>
<td>Yes</td>
<td></td>
<td></td>
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<tr>
<td>$0 deductible for covered students</td>
<td>Yes</td>
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<tr>
<td>No student internship application questions</td>
<td>Yes</td>
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<td>Full prior acts coverage</td>
<td>Yes</td>
<td></td>
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<tr>
<td>No retroactive date</td>
<td>Yes</td>
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<tr>
<td>Broad definition of internships</td>
<td>Yes</td>
<td></td>
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<tr>
<td>Allied health and non-allied health internships in one policy</td>
<td>Yes</td>
<td></td>
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<tr>
<td>No scheduling for internship programs</td>
<td>Yes</td>
<td></td>
<td></td>
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<tr>
<td>No reporting requirement of new or expired programs</td>
<td>Yes</td>
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</table>

**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

When purchased with GL or ELL, UE membership includes access to EduRisk®, a suite of risk management resources tailored to the educational environment. Resources include:

- Access to risk management consultants for tailored guidance
- Claims analyses and advice on hot topics such as concussions, sexual abuse and molestation, campus safety, and study abroad
- EduRiskSolutions.org, a dedicated risk management website
- Interactive learning programs for students, staff, and faculty
The UE Advantage

UE is owned and governed by the educational institutions it insures. UE provides value and customer service above and beyond other carriers. If you take out a policy with UE, you will receive benefits that other carriers are not often as willing to provide. You will:

- Have a noncancelable policy except for nonpayment of premium  
- Benefit from underwriters willing to work with institutions and their brokers to craft coverage solutions for specialized needs  
- Know that subrogation rights can be waived prior to occurrence  
- Receive 24/7 access to claims professionals to assist the institution in the event of catastrophic loss
Prevention and Protection for Education®

United Educators (UE), a reciprocal risk retention group, is a licensed insurance company owned and governed by nearly 1,600 members representing thousands of 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 schools, colleges, and universities with a long-term, stable alternative to commercial liability insurance.

EduRisk™ from United Educators provides members with risk management resources to help prevent incidents that put people and institutions at risk. And, when claims do occur, UE protects our schools, colleges, and universities with education-specific coverage and an experienced claims management team. This prevention and protection philosophy enables UE to reduce the overall cost of risk for our policyholders.

United Educators is Rated A (Excellent) by A.M. Best.

For more information, visit UE.org or call (301) 907-4908.

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