Internships and Professional Services Liability (IPL) Policy
As colleges and universities increase the number of internships and professional services they offer, the need to quickly and efficiently provide coverage for all those involved has increased. United Educators’ (UE’s) internships and professional services liability (IPL) policy meets the needs of existing and newly added internship programs without application questions, scheduling, or midterm reporting. The policy also provides broad coverage for a range of professional services including health care services, veterinary services, social work, architecture, engineering, and legal services.

Who’s Covered

IPL offers blanket coverage for students in most internships and experiential learning programs, faculty who supervise them, and most employees and uncompensated volunteers who provide professional services in select occupations. This includes:

- Students in an internship, regardless of program host or location
- Employees performing services at a stationary or mobile clinic or facility owned or operated by the educational institution (for example, lawyers employed by the institution at a law clinic where law student interns practice)
- Employees performing services for the campus community (for example, nurses at a campus infirmary)
- Employees and uncompensated volunteers providing services at institution-sponsored events (such as annual flu immunizations) for the campus/public

Examples of Professionals Covered

- Architect
- Attorney
- Engineer
- Health care worker
- Paralegal
- Social worker
- Veterinarian

Examples of Internship Programs Covered

- Education
- Engineering
- Health care
- Journalism
- Law
- Marketing
- Social work

Policy Features

- High limits
  - Up to $3 million per claim and $6 million annual aggregate
  - Up to $40 million limits for select exposures with excess general liability product(s) through the excess internships and professional services endorsement
  - Up to an additional $2 million of coverage available when the member purchases a UE GLX policy
- $0 deductible available
- Defense costs outside the limits of liability
- Prior acts coverage
- Coverage for wrongful acts/ errors and omissions (E&O) including bodily injury and property damage
Examples of Events That Could Trigger Coverage

- A nursing student performing triage in a hospital emergency room told a patient — who was reporting increased pain — to continue registering until triage was complete and a bed was assigned. While the nursing student escorted the patient to the waiting room, the patient collapsed and died. The patient’s estate sued the hospital and the student nurse for failure to respond to the report of increased pain.

- A law professor was at his institution’s law clinic, working a pro bono case for a nonprofit agency. The clinic is used as an educational facility through the law school. The agency learned that the professor filed paperwork incorrectly and did not submit a corrected version in time. The agency filed a malpractice lawsuit against the professor.

- A nursing department provides services to rural areas via a mobile clinic run by doctors, nurses, and nurse interns. A diabetic patient complained of foot pain. A nurse provided care, but the foot failed to heal, resulting in amputation. The patient sued the doctors, nurses, nurse interns, and institution, claiming that failure to refer the patient to an emergency clinic and follow the standard of care caused the need for amputation.

Excess Public Clinic Endorsement

UE offers coverage for healthcare services provided to the public when those services are performed in relation to an academic program. As colleges and universities expand services to the community, there may be a need for coverage limits beyond the IPL limits. UE understands this need and provides an endorsement to the excess general liability (GLX) policy for limited excess public clinic coverage. This endorsement features $2 million in public clinic coverage and is available to members that have public clinic exposure and the following UE coverage:

- IPL policy with $3 million/$6 million limits
- GLX policy
- A UE Excess IPL Endorsement
Human Subjects Research Endorsement

Incorporating human subjects in research studies has revolutionized the impact that institutions have in a variety of industries. To help bridge the gap for claims related to human subjects, UE provides limited human subjects research (HSR) coverage via endorsement under our IPL policy.

Examples of Potentially Covered Research

01
For a diabetes HSR study, students observe, from a gallery, a surgery as it is performed by a third party. The students then analyze blood samples collected from that surgery.

02
During an HSR study, subjects jog on a treadmill for a given amount of time and the effects of increased heart rate on lowering blood pressure are monitored.

03
An HSR study on the effects of meditation on minors dealing with depression due to having a sibling who committed suicide.

Endorsement Features

Coverage for HSR includes experimental studies or research on humans where an insured:

- Collects, studies, or analyzes data without intervention
- Performs interventional treatment designed to measure changes in a medical condition
- Performs fine needle biopsies, blood collection and sampling, suturing of superficial wounds, and lacerations

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