



Prevention and Protection for Education™

Internships and Professional Services Liability Policy

As colleges and universities offer a greater number of internships and professional services, the need to quickly and efficiently protect all those involved has increased. The United Educators (UE) Internships and Professional Services Liability (IPL) policy does just that. Its secure coverage expands to meet the needs of existing and newly added internship programs *without application questions, scheduling, or midterm reporting*. Additionally, broad coverage is provided for a wide range of health care services when performed in support of an academic program.

Who's Covered

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

- Students participating in an internship program, regardless of program host or location
- Licensed faculty and employees performing services at a stationary or mobile clinical education facility (e.g., lawyers employed by the educational institution at a law clinic at which legal interns practice)
- Licensed faculty and employees performing services for the campus community (e.g., nurses at a campus infirmary)
- Continuing education coverage for licensed faculty and employees maintaining licensure
- Interns, faculty, and staff providing services at an event sponsored by the educational institution for the community (e.g., annual flu immunization event for the campus/public)

Policy Features

- High Limits
 - Up to \$3 million per claim and \$6 million annual aggregate
 - Up to \$40 million limits for *select exposures with UE's excess general liability product(s) through UE's Excess Internships and Professional Services*
- \$0 deductible available
- Defense costs outside the limits of liability
- Full prior acts coverage
- Coverage for wrongful acts/E&O includes bodily injury and property damage

Examples of Licensed Professionals Covered	Examples of Internship Programs Covered	Online Course: HIPAA Compliance
Architect Athletic trainer Engineer Physician Kinesiologist Legal Nurse practitioner Occupational therapist Pharmacist Physical therapist Physician assistant Psychologist Veterinarian	Environmental engineering Journalism Law Marketing Nursing Pharmacy Physician assistant Political science Psychology Speech-language pathology Veterinarian	<p>An online HIPAA Compliance course is available through our EduRisk suite of risk management resources.</p> <p>The interactive program covers what students and faculty need to know about HIPAA (Health Insurance Portability and Accountability Act of 1996) to protect all involved and ensure compliance. The course will be helpful for students going into clinical rotations, faculty, and staff who require continuing clinical education or whose work in public clinics requires HIPAA compliance.</p>

Events That Could Trigger Coverage

- A journalism student was required to participate in an internship at a newspaper company. During the internship period, the student wrote and published an article on a local government election. A candidate mentioned in the article claimed it contained libelous information and sued the student, the institution, and the newspaper company.
- A nursing student performing patient triage in a hospital emergency room recommended that a patient continue registration before the student completed triage and assigned a bed. While the student escorted the patient to the waiting room, the patient collapsed and died. The patient's estate sued the hospital and the nurse intern for failure to respond to the patient's report of increased pain.
- While working at the institution's law clinic, which is used as an education facility through the law school, a law professor was working a pro bono case for a nonprofit agency. 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 law 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 filed suit against the doctors, nurses, nurse interns, and the institution, claiming that failure to refer the patient to an emergency clinic and follow the standard of care caused the need for amputation.

The new IPL policy offers more robust coverage with easy administration from UE, the only liability insurer that focuses solely on education.

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

This document is intended to provide a general summary of coverage provided by United Educators' policies. The information contained on this document does not amend or extend the actual policy of insurance. Coverage is provided only by the terms, conditions, and limitations in the actual insurance policy issued by United Educators. Copyright © 2018 by United Educators Insurance, a Reciprocal Risk Retention Group. All rights reserved.