

# PROFESSIONAL LIABILITY INSURANCE FOR STUDENT

## OVERVIEW - ALL STUDENTS WITH THE EXCEPTION OF NURSING AND EDUCATION MAJORS

The North Carolina Association of Insurance Agents administers the general and professional liability policy provided for the University System of the State of North Carolina. Actual coverage is provided by: General Star Indemnity Company. Policy Number: **1YG-32839F**. **POLICY EFFECTIVE DATE: August 15, 2006 to August 15, 2007.** Coverage for professional liability is on a claims-made form, all other coverage is provided on an occurrence basis.

### THE PROGRAM

The University Student Intern Program provides coverage for an insured party that becomes legally liable to pay damages because of property damage, bodily injury or personal injury because of their participation in a university program to which the policy applies. This insurance will also pay those sums, which an insured party becomes legally obligated because of any act, error or omission in the rendering failure to render professional services in conjunction with an internship.

This program also includes a medical expense and accidental death and dismemberment benefit to participants.

### WHO IS AN INSURED PARTY?

This program can cover students of participating Universities in the NC University System whom are engaging in paid or unpaid internships. These internships must be sponsored, authorized, or approved by the participating University and the student must be included in a list of covered students on file with the administrator.

### COVERAGE LIMITS

\$1,000,000 each occurrence for Bodily Injury, Property Damage, or Personal Injury claims

\$3,000,000 aggregate limit for all Bodily Injury or Property Damage claims

\$50,000 for Fire Damage Liability

\$1,000,000 each claim limit for Professional Liability

\$3,000,000 aggregate limit for all Professional Liability claims

\$10,000 for covered medical expensed, accidental death or dismemberment

Legal defense costs are also covered. Medical Expense coverage up to \$10,000 is also provided in the event the intern is injured on the jobsite. As with any insurance policy, certain conditions or exclusions may apply.

**EXCLUSIONS TO THIS COVERAGE:**

Intentional Acts  
Liquor Liability  
Pollution Liability  
Automobile Liability  
Your property or property of others in your care, custody or control  
Employment Practice Liability  
Abuse or Molestation  
Products/Completed Operations Liability  
Health Care and Mental Health Services  
Unauthorized hardware or software tampering, viruses, or use  
Fiduciary Liability  
Intellectual Property Liability

**RATES**

The rates for each student intern are **\$20.00 per Semester**.

**ELIGIBILITY**

The internship/practicum student must be sponsored, arranged or approved by the University. Unrelated summer internships, student organizations or community service programs are not eligible. These programs can include student interns that are **paid** or **unpaid**.

***Each student enrolled in an academic credit internship is required to carry professional liability coverage.***

**ENROLLMENT AND BILLING PROCESS**

1. For each course that faculty have designated as internship courses, the \$20.00 insurance fee will be billed to the students account.
2. The Faculty Departmental Internship Supervisor will complete the online permission to enroll (Experiential Education Course) from the Registrar's webpage. [http://www.uncw.edu/reg/forms/ExperEd\\_form.doc](http://www.uncw.edu/reg/forms/ExperEd_form.doc)

3. Upon completion of required signatures, the registration form will receive the appropriate academic Dean's signature. The Dean's office then provides copies of the Permission to enroll to the office of the Registrar and the Career Services Office.
4. The Registrars Office will use course rosters to enroll students in the internship courses and notify the Cashiers/student accounts office of the course rosters.
5. The Cashiers office/student accounts will put the insurance charge on the students account.
6. This list of students will be sent to Financial Services to secure the professional liability insurance coverage for each student.
7. It is imperative the registrar's office be informed of all courses involving internships.

### REPORTING CLAIMS

*Initiation of claims from student interns should be processed through the Faculty Internship Supervisor. All claims must be reported promptly to:*

Lisa Weatherly, CISR, CPIW Account Manager

NCAIA

PO Box 1165

Cary, NC 27512

Phone: 919.863.6522

Toll free: 888.275.8906

[lweatherly@iianc.com](mailto:lweatherly@iianc.com)

**NOTE: All Watson School of Education undergraduate and graduate interns in school-based student teaching/practicum courses will be included in the UNCW Internship Liability Insurance Program effective Spring, 2007.**