Professional Liability and Student Accident Insurance

The College maintains Student Professional Liability insurance on all students and instructors while at externship or clinical sites. Student Professional Liability insurance is malpractice insurance that is intended to pay claims made against a student or an instructor by a third party, such as a patient in the student's care, for injury the third party incurred while being cared for by the student.

All students on clinical sites or externship sites are supervised by approved faculty or clinical on-site personnel. Each student is covered only while supervised at a clinical or externship site. Coverage ceases upon termination of the student's enrollment, either by graduation, withdrawal, or dismissal.

Student Professional Liability Insurance does not cover medical bills that a student may incur if the student gets hurt while performing tasks that are a part of the program curriculum. The College maintains Student Accident Insurance which provides limited insurance for accidental injuries that students incur while participating in school-sponsored activities related to the curriculum. Coverage is limited to activities that are part of, and a requirement of, the student's curriculum and which is school sponsored. The College recommends all students maintain personal health care insurance. Personal healthcare insurance provides primary coverage of medical bills in the case of an accidental injury while participating in College sponsored activities.

In many instances, externship and clinical sites require that students maintain personal health care insurance. Failure to provide proof of personal healthcare insurance at the time of externship or clinical site assignment may prohibit a student from certain sites, and this may delay the completion of the program. The College recommends all allied health students maintain personal healthcare insurance to minimize any conflicts with potential clinical sites.

It is the student's responsibility to immediately notify their instructor, or externship/clinical supervisor and the Dean of Education faculty about any accident or injury to themselves, to another student or to a patient under their care that might cause liability to the student, externship or clinical site, or the College. A written report must also be completed.