



## Student Liability Coverage

Student Malpractice is a mandatory professional and general liability coverage for students accepted into programs which require clinical internships and field instruction. ISU has procured insurance for students from CPH & Associates. The policy period is from August to August of each year for all programs.

This policy provides coverage of **\$1,000,000 per occurrence and \$3,000,000 aggregate**. The billing should happen automatically whenever a student registers. Students should verify that they have been billed for this coverage at the time of registration. The coverage is restricted to activities involving clinical internships and field instruction that is required for graduation. Students are insured under this policy while participating in activities which are part of and required by the ISU programs' curriculum, subject to having paid the premium and enrollment in a program approved by the insurance company.

**Malpractice is a specialized form of negligence** requiring certain characteristics in order for there to be a legal basis for action. These are as follows:

- A duty or obligation, recognized by law, requiring the actor to conform to a certain standard of conduct;
- A failure on the students part to conform to the standards required;
- A reasonably close causal connection between the conduct and the resulting injury;
- Actual loss or damage resulting to the interests of another (Prosser 1971).

Even though malpractice charges against students are relatively uncommon, it's important to be aware of some student-patient situations that could lead to criminal or civil action. They may include, but are not limited to, the following:

- Failure to inform a patient of student status;
- Providing treatment without obtaining proper consent;
- Keeping inaccurate or inadequate records;
- Administering inappropriate or radical treatment;
- Failing to consult with or refer to a specialist;
- Failing to seek proper supervision;
- Failing to take action to prevent a client's death by suicide or self harm; and
- Patient privacy and data security violations.

**\*Faculty:** Faculty who are supervising student interns have separate liability coverage through ISU as an employee.