

**Allied Health Program Overview**  
**Student Professional Liability**

**PURPOSE OF THE COVERAGE:**

To provide professional liability (malpractice) coverage for allied health students who are pursuing a degree or certificate in a health care profession which leads to licensure or certification to provide some form of health care to the public.

To provide professional liability (malpractice) coverage for students in continuing education programs. These courses may be taken to enhance their current professional status or to brush up on skills to take the state board exam. The coverage for students in continuing education courses is excess of any other coverage they may have available.

The intent of the policy is to provide coverage for any act or omission of the student in the furnishing of professional health care services to a patient or client including injury sustained by a fellow student in the practice of activities which are part of and a requirement of the student's curriculum.

**WHO IS COVERED?**

*"Students of the Allied Health & Sciences Courses of The Participating Colleges of FCSRMC" are defined as an insured on the policy but only while said students are participating in activities which are a part of and a requirement of the students' curriculum at the school. Faculty Members of the school who teach these courses and the school itself are defined as an insured but solely as respects claims arising out of the supervision / instruction of the students insured under the provisions of the policy.*

Please note that as respects faculty and the college the coverage is *limited to supervision / instruction of students only – no intent to provide coverage for faculty member's malpractice.*

*"Students of the Continuing Education Courses" participating in Continuing Education Courses for the disciplines as reported for the Allied Health Sciences Programs at each Participating College are defined as Named Insured. This also includes the Faculty Members of the school who teach these courses and the school itself but solely as respects claims arising out of the supervision / instruction of the students insured under the provisions of the policy.*

Please note that as respects faculty and the college the coverage is *limited to supervision / instruction of students only – no intent to provide coverage for faculty member's malpractice.*

The intent is that the Continuing Education Coverage is excess over any other valid and collectible insurance or coverage provided by the student or the student's employer.

***This program requires the faculty be licensed by the State and encourages that they carry their own professional malpractice coverage.***

## **ENROLLMENT:**

### **Allied Health Programs**

The college must report each "program of study" to be included for coverage. Coverage for the students is provided by blanket enrollment. You need to enroll the maximum number of students in a course at any one term.

**Example:** EMT course offered during three terms with a maximum capacity of 30 students per term. Each term there would be 30 different students. **You would enroll 30 students and not 90.**

### **Continuing Education Courses**

These courses, as we understand it, are usually designed for a specific category of students, i.e. nurses, EMT's, paramedics, etc. Enrollment should be in an approved category and not by the name of a course. It would be impossible for the company to review each course that might be offered through Continuing Education. If you have Continuing Education courses that might be offered to a variety of disciplines, please provide information about the course in an effort to get the enrollment in the appropriate category.

## **PROGRAM OF STUDY:**

### **Allied Health Sciences:**

The policy is a blanket policy for those enrolled in a "program of study" leading to a degree or certificate, i.e., Nursing, Physical Therapy, Dental Assistant, etc. It covers all course work as long as it is in the "program of study".

### **Continuing Education Courses:**

The policy is a blanket policy for those who have completed a basic program of study and are returning for refresher courses. Usually these are one term courses.

## **WHO SHOULD CONSIDER COVERAGE?**

### **Allied Health Sciences:**

Those students in a program of study leading toward a degree or certificate in a health care profession who will be providing health care services to a patient or clinic under the supervision/direction of a faculty member and/or supervision/direction of the facility as a part of the course of study.

### **Continuing Education Courses:**

Those students in a course in the health care profession who will be providing health care services to a patient or clinic under the supervision/direction of a faculty member and/or supervision/direction of the facility as a part of the course of study.

## **WHO DOES NOT NEED COVERAGE?**

Those students who do not provide hands-on health care to the public.

Example: Students in CPR courses who practice on "dummies" in the classroom setting.

### **Non-Medical Curriculums:**

The intent of the allied health student professional liability policy is to provide malpractice coverage for your **medical/health** students when damages arise from a **medical** incident. There is coverage for non-medical curriculums. However, it is limited in scope since the bulk of the coverage is reserved for health/medical incidents. Please use your discretion when reporting enrollment for non-medical curriculums. Your total premium will be based off total number of students reported.

## **PROCEDURES FOR REPORTING CLAIMS:**

1. Do NOT admit to liability or advise anyone you will “take care of this”—just advise the injured person, etc. you have turned this matter over to your insurance carrier for handling.
2. Keep records and documentation of exactly what happened; get names, addresses & phone numbers of any witnesses.
3. Visit <https://www.hpsso.com/Customer-Service/Claims-guide> to submit the claim. Directions on submitting claims can also be found at [www.fcsrmc.com](http://www.fcsrmc.com)
4. Contact Brandon Gilliam ([bgilliam@fcsrmc.com](mailto:bgilliam@fcsrmc.com)) with any questions.