

Insurance Issues

The Board of the Cooperative Education and Internship Association (CEIA) recommends that each party (student, employer, university) should conduct themselves in a professional manner in all dealings with the represented parties in a work-integrated learning experience such as a co-op or internship.

As a principle of fundamental fairness, CEIA urges all parties to bear responsibility for their own actions, including negligence, should that occur.

The college/university and the site sponsor should provide access to appropriate work/learning experiences in safe environments, where the students will have adequate supervision and the necessary tools and equipment to perform the work required. The students' work will be rewarded with agreed upon compensation, if any, and agreed upon academic rewards.

The student must be aware of the fact that each chosen career field has established a set of general standards that speak to the professional conduct of people engaged in work within that occupation. It is the student's responsibility to fully understand, and abide by, those professional standards of conduct, as well as those established by their site sponsor, and any standards established by their college or university.

The procedures and forms for each Shippensburg University college/department vary. The Pennsylvania State System of Higher Education has provided the following guiding statements about insurance and liability issues of employers (Organization) and each of the 14 Pennsylvania state universities:

"The Organization understands that as an Agency of the Commonwealth, the University is prohibited from purchasing insurance. As a public university and state instrumentality, there is no statutory authority to purchase insurance and it does not possess insurance documentation. Instead, it participates in the Commonwealth's Tort Claims Self-Insurance Program administered by the Bureau of Risk and Insurance Management of the Pennsylvania Department of General Services. This program covers Commonwealth/University-owned property, employees and officials acting within the scope of their employment, and claims arising out of the University's performance under this Agreement, subject to the provisions of the Tort Claims Act, 42 Pa.C.S.A. §§8521, et seq.

...Neither of the parties shall assume any liabilities to each other. As to liability to each other or death to persons, or damages to property, the parties do not waive any defense [as a result of entering into this contract]. This provision shall not be construed to limit the Commonwealth's rights, claims or defenses which arise as a matter of law [pursuant to any provisions of this contract]. This provision shall not be construed to

limit the sovereign immunity of the Commonwealth or of the State System of Higher Education or the University.”

In some fields, such as teaching, student personal liability insurance is required before beginning a field placement/internship (in some districts).

If you decide to purchase a personal liability insurance policy, consider the following:

- Contact your family insurance company and ask about a "rider" for liability purposes. These typically cost \$25.00 - \$100.00.
- **Student teaching**—Professional liability insurance is available through private and corporate policies and professional organizations. Student membership in the following organizations includes professional liability insurance: Pennsylvania State Education Association (PSEA) www.psea.org and Keystone Teachers Association www.keyta.org or (717) 763-1168.
- **Counseling**-- Concern about the vulnerability of counselors in malpractice suits has increased drastically in recent years. As a result, the Department of Counseling specifies that graduate students enrolled in the Practicum courses (CNS 585 and CNS 586) and the Clinical Field Experience courses (CNS 580, CNS 589, and CNS 590) need to be protected in the event someone should bring legal action against them. Since many agencies, schools, services or other placement sites used for Clinical Field Experiences do not provide for student liability coverage, it is required that the student purchase his/her own professional liability insurance before beginning these components of the program. Students must present evidence of liability insurance at the onset of their enrollment in Practicum or Clinical Field Experience or they will be suspended from the course until they provide proof of documentation. Further details are available in the pre-registration materials provided for Practicum and Clinical Field Experience. For information regarding professional liability insurance:
<http://www.acait.com/> (this is the ACA site)
<http://www.hpso.com/> (this is the site for the “approved ACAIT liability insurance” site)
- **Criminal Justice**—Students **MUST** carry Professional Liability insurance with a minimum coverage of \$1,000,000.00 per occurrence and an aggregate of \$3,000,000.00. This policy must remain in full force and effect for the duration of the internship experience. Instructions for obtaining liability insurance from American Psychological Association (APA) are found at www.ship.edu/Criminal_Justice/ under the internship link. Students may also contact their family insurance company and ask about a "rider" for liability purposes. These typically cost \$25.00 - \$100.00.
- **Exercise Science**: All students doing an internship must hold current certifications at the student’s expense: 1) First Aid, 2) CPR Certification, 3) Child Abuse Clearance, 4) criminal Record Clearance, and 5) TB Test, and 6) all internship students must have liability insurance.
- **Social Work: MSW--Malpractice Insurance** --Malpractice insurance can be obtained in one of two ways. Most students will need to purchase their own. Others may already be covered by their practicum agency. Once a student’s practicum has been determined they will need to

check with that agency to see if they will have malpractice coverage as an intern/employee. Students who need to purchase insurance can do so through the National Association of Social Workers [NASW] at www.socialworkers.org. In order to purchase the insurance students need to become a member of NASW. That application is on the website. Click "Join NASW" in the upper right hand corner. The membership cost is \$44. The application can be completed on-line or downloaded and sent in by mail.

To apply for the insurance students need print out the student liability application fill it out and send it in. It is recommended that students choose the \$23 coverage option on the insurance application. It is in students' interest to start right away to complete these applications so that they can get into practica as soon as possible. These applications and background checks can take 2-4 weeks to complete. Again, students cannot begin to work in their field practicum prior to completing background checks and arranging for malpractice insurance.

- **Psychology:** See faculty intern coordinator for requirements and how to meet them.