

STUDENT MALPRACTICE COVERAGE

Idaho State University has **mandatory professional liability (malpractice insurance)** coverage for students. The carrier for the policy is the Chicago Insurance Company. The policy provides \$1,000,000 per claim and \$3,000,000 in the aggregate. Students registered for field instruction are required to purchase this coverage for the entire period they are in the field. Students should verify that they have been billed for this coverage; the billing should happen automatically whenever a student is registered for the field instruction. The coverage is restricted to school-related, for-credit activities involving field instruction.

Please Note: Each program is responsible for designating which classes should be “flagged” for student malpractice coverage and to notify the Assistant Controller’s Office (Finance & Administration) if classes or programs are added (or removed) that require(d) coverage.

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 a certain standard or conduct.
- A failure on his/her part to conform to the standards required.
- A reasonably close causal connection between the conduct and the resulting injury.
- Actual loss or damage.

Even though malpractice claims against students are relatively uncommon, it’s important to be aware of some student-client situations that could lead to claims. They include the following:

- Failure to inform the client 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 provide proper supervision;
- Failing to take action to prevent a client’s suicide.

Policy Information:

Idaho State University is covered through Chicago Insurance Company (“Company”). Coverage policy period runs from August to August of each year for all programs with the exception of *Pharmacy and Assistant Physical Therapist*, which run from May to May of each year. Policy Certificate numbers are as follows:

Health Related Programs ***excluding*** Pharmacy and Assistant Physical Therapist - **AHC 0894905**
Pharmacy and Assistant Physical Therapist - **AHC 0894486**

The limit of liability is \$1,000,000 per incident, \$3,000,000 Aggregate. Persons insured under this policy include students of the programs specified on file and approved by the Company, while participating in activities which are part of and a requirement of the students’ curriculum at Idaho State University, as well as Faculty Members of the school while performing supervision/instruction of the insured students.