

MEMO

PURDUE
UNIVERSITY

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TO: See Distribution Below

FROM: Dann VanHoosier

DATE: May 1, 2004

RE: Student Professional Liability

We are pleased to announce that the University's new liability underwriter will provide coverage for our student professionals (except Nurse Practitioners) who are enrolled in supervised University programs. The following policy excerpt outlines the coverage provided:

Any liability arising out of rendering or failure to render any Medical Services;

- 1) arising out of rendering or failure to render any medical Services at a dispensary, infirmary, clinic, athletic facility, or similar facility maintained by the Included Entity principally for use by the Included Entity's employees or students;
- 2) against an Associated Medical Facility and an Insured as a result of injury caused by a student intern while participating in any supervised practicum, field work experience, clinical training or internship program in fulfillment of course requirements in an Allied Health Program; or
- 3) arising out of rendering or failure to render any Medical Services at the Educational Organization's (i) Audiologist and Speech Language Center, or (ii) Psychology Treatment and Research Clinics, which are open to the public;...
- 4)

The definition of Insured in the policy includes the following:

...at the option of the Educational Organization...student of an Included Entity while serving in a supervised internship program in satisfaction of course requirements or while acting at the direction of or performing services for or on behalf of the Educational Organization; but only while acting within the scope of their duties or obligations in their respective capacities as described above;...

It should be noted that coverage is on a claims made basis and is very broad. Not only does it include coverage for students in our medical professional programs (except Nurse Practitioners), but also those in other non-medical, supervised internship programs taken to satisfy course or degree requirements.

Limits of liability coverage are equal to the University policy limits. Veterinarian exposures are also included, but at a lower limit due to overall cost. Students in the Nurse Practitioner program are provided coverage under a special medical malpractice policy purchased through CNA Insurance. This policy works in conjunction with Purdue's participation in the Indiana Patients Compensation fund (I.C. 34-18-3-6 Indiana Medical Malpractice Act) and liability from claimants would be limited to \$250,000 per occurrence and \$750,000 per annual aggregate as indicated by the fund.

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We have determined the cost for this student professional and student nurse practitioner coverage to be \$13 per student per year. As in the past, the cost of this coverage will be billed to the academic departments, and they, in turn, can collect the funds from the students.

To request coverage for student professionals and student nurse practitioners, we ask that a “*Request for Student Professional Liability Coverage*” form (RM17) be completed and forwarded to Rochelle Hines in the Risk Management Office. You can find this form on our web site at http://WWW.adpc.purdue.edu/Risk_MGMT/. Rochelle will provide ID cards for distribution upon receipt of this information. Any requests that are not submitted on this form will be returned. Also, please remember, the RM17 is to be received by Risk Management no later than 30 days after the student begins his/her internship. Your cooperation helps ensure that claims do not occur before coverage is requested.

If you have any questions about this coverage, please telephone Dann VanHoosier at 494-1690.

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