

REQUIRED PROFESSIONAL LIABILITY INSURANCE

The University purchases a blanket professional liability policy to cover LIU students during their participation in any supervised practicum or internship required by their degree program. The insurer is United Educators Insurance. Proof of coverage will be sent directly to participating sites prior to the student's arrival. The \$1,000,000 limit policy covers alleged errors or omissions of students while enrolled in a University-approved experiential learning program. Information about the coverage or requests for claims history should be directed to the University's Risk Manager at scott.wightman@liu.edu

The Department of Counseling and Development requires that all students, whether enrolled in the school or clinical mental health counseling programs, maintain individual student liability insurance throughout the duration of their program(s) of study. **At this time, we recommend that all of our students purchase required additional individual insurance through the Healthcare Providers Services Organization (HPSO).** HPSO liability insurance for students covers all activities within the classroom/coursework plus all practicum and/or internship hours where the students are receiving continued on site supervision, and are not being paid for those hours. This is a critical benefit, in that many of our practicum and/or internship students complete on site hours that far exceed the number of hours required by our Department. Under HPSO, these additional hours are insured at no additional cost to the students. Other counseling professional organizations, such as the American Counseling Association (ACA) do not offer student liability insurance that covers additional practicum and/or internship hours, therefore leaving students exposed or at legal risk. For these reasons, the only form of acceptable professional student liability insurance must be purchased through HPSO. To purchase insurance, please go to www.hpso.com or call 1-800 982-9491 weekdays from 8 a.m. to 6 p.m. Eastern Time.