



Risk Management
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STUDENT MEDICAL MALPRACTICE INSURANCE PROGRAM

Note: ONLY available to Western Washington University Students

On-Line Enrollment and Cost: On-line enrollment only is [available here](#). The cost for this insurance is a **flat fee of \$16 for 12 months of coverage** from the date the fee is paid. The fee can be paid by a valid credit card (MasterCard, Discover and American Express cards are accepted) or debit card payment from your checking or savings account. It is the student's responsibility to make sure their premium is paid and their coverage is current.

Description: WWU's Student Medical Malpractice Insurance Program insures the professional liability of WWU students who furnish mental and physical healthcare-related professional services during internship or field experience work as required under a related degree curriculum. Students must be enrolled and engaged in an internship or field experience course, or any of the student's related degree curriculum courses, at the time of internship or field experience work.

Examples include athletic trainer, mental health counselor, school counselor, dance therapist, drug and alcohol counselor, marriage and family counselors, audiologist, language-speech pathologist, dietitian, physical therapist, social worker, occupational therapist, and services in the physical education, health and recreation fields. If you are unsure whether your position can be covered, e-mail Paul Mueller muellep@wwu.edu with your question.

Coverage: The policy provides professional liability insurance for the student and also provides coverage for faculty who are supervising and instructing the students. It covers what the student or faculty may be legally obligated to pay for bodily injury or property damage caused by a negligent act or omission arising out of the rendering of healthcare-related professional services by the student. The limit of liability is \$1,000,000 per occurrence, with a \$3,000,000 annual aggregate per school. General liability insurance is also included with a limit of \$1,000,000. Higher limits are not available. Of course, coverage is limited to the insurance policy's terms, conditions and exclusions.

Evidence of Coverage: Evidence of coverage is not provided automatically. However, a student may request a copy of a certificate of insurance by e-mailing a request to muellep@wwu.edu.

Claims: Potential and actual claims must be reported *immediately* to muellep@wwu.edu by the academic department in charge of the student. Risk Management will administer the claim at that time.

Important Notice: *This summary is designed to give you a general overview of the insurance coverage. It should be construed as a representation or legal interpretation of coverage. Coverage may change without notice. Contact Risk Management for specific information about the program and coverage terms, conditions, and exclusions.*