

# PROFESSIONAL LIABILITY INSURANCE FOR STUDENTS

ADMINISTERED BY



**American Professional Agency**

[www.AmericanProfessional.com](http://www.AmericanProfessional.com)

(800) 421-6694 x2265

[Student@AmericanProfessional.com](mailto:Student@AmericanProfessional.com)

UNDERWRITTEN BY  
ALLIED WORLD SPECIALTY INSURANCE COMPANY

# STUDENT PROFESSIONAL LIABILITY COVERAGE

## WHY A STUDENT SHOULD HAVE STUDENT LIABILITY INSURANCE COVERAGE:

Unfortunately, malpractice risk starts while you are in school. Students can be sued for duties performed during field placement which is part of the school curriculum. Even though the charges may not be justified you will still need to defend yourself. Professional Liability insurance will provide defense coverage in the event you are brought into a lawsuit. Other reasons a student may need to purchase an individual professional liability insurance policy are:

- The school may require that you obtain your own professional liability insurance.
- Coverage may be provided for you under a blanket school insurance policy however, you will likely share a limit with many other students. In addition, should there be gaps in the school insurance policy you will not be protected. By maintaining your own individual student insurance policy a full limit of liability will be provided.

## COVERAGE FEATURES:

- No deductible plan of insurance against claims arising out of professional training.
- Protection against acts occurring during the policy period, even though the claim is submitted after the policy expires.
- Designated legal counsel and payment of related defense costs is provided.
- Worldwide coverage as long as the lawsuit is brought in a court in the U.S.A. or Canada.
- Available limits and premium:
  - \$1,000,000/\$1,000,000 = \$23 per year
  - \$1,000,000/\$3,000,000 = \$35 per year
  - \$2,000,000/\$4,000,000 = \$41 per year

## WHO PROVIDES THE INSURANCE COVERAGE?

American Professional Agency, Inc. is the program administrator of the Student Liability Insurance program and the policy is underwritten by Allied World Specialty Insurance Company. APA, Inc. has been providing professional liability insurance coverage for mental health professionals for over 40 years and is one of the largest program administrators in the nation.

## HOW DO I APPLY FOR COVERAGE?

The fastest way to obtain coverage is to apply and pay online at **AmericanProfessional.com**. The application may also be downloaded and sent with a check to:

**American Professional Agency, Inc.,  
95 Broadway  
Amityville, NY 11701**

## WHAT IF I HAVE QUESTIONS?

Call American Professional Agency, Inc. at 1-800-421-6694 x2265 or request a transfer to the Student department where a representative will be happy to answer your questions.