

PROFESSIONAL LIABILITY INSURANCE FOR STUDENTS

ADMINISTERED BY



American Professional Agency

www.AmericanProfessional.com

(800) 421-6694 x2265

Student@AmericanProfessional.com

UNDERWRITTEN BY

ALLIED WORLD SPECIALTY INSURANCE COMPANY

STUDENT PROFESSIONAL LIABILITY INSURANCE 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

*surcharges apply for NJ (.6%), WV (.55%) and KY (please contact our office).

WHO PROVIDES THE INSURANCE COVERAGE?

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

HOW DO I APPLY FOR COVERAGE?

- The fastest method to apply is at **AmericanProfessional.com**, select the "Student" tab and use a credit card in your name.
- Fax the application to **631-691-2497** and we will advise you how to make your online payment via credit card or *Vcheck*. (Note: Maine applicants have a separate application)
- Send a check or money order payable to **American Professional Agency, Inc.**, with your completed application to:

95 Broadway
Amityville, NY 11701

Upon approval, confirmation will be emailed the following business day.

WHAT IF I HAVE QUESTIONS?

Please call American Professional Agency, Inc. at 1-800-421-6694 x2265 or request a transfer to the Student department where an experienced representative will answer your questions.