Liability Insurance

You are responsible for obtaining insurance in your name and sending a copy of the policy face sheet to our office as part of approval paperwork process before you can begin a practicum or internship. Most companies offer Professional Liability for Students/Interns, which is the insurance you will need. The face sheet should include the amount of coverage, the effective dates of the policy, and the minimum amounts acceptable. The insurance coverage should be **$1 million per occurrence and $3 million aggregate**. Professional liability insurance coverage must start on or before the start of the Internship so that coverage starts on or before the first day on site and remains in effect for the duration of class enrollment. However, you should also check with your state to see if your state has a higher amount of minimum insurance coverage required for mental health interns.

Some organizations you can contact about insurance include:

- Healthcare Providers Service Organization (HPSO) 1-800-982-9491 or hpso.com (preferred)
- American Association of Christian Counselors (AACC) 1-800-526-8673
- American Counseling Association (ACA) 1-800-545-2223 (can also be helpful for Canadian students) (preferred)
- American Professional Agency, Inc. 1-800-421-6694

Examples are on pages 2-4.
ACA STUDENT POLICY EVIDENCE OF INSURANCE

ACA Member ID #: [Redacted]

Member Name/Address: [Redacted]

ACA Member Expiration Date: [Redacted]

This policy is available to eligible registered Student Members of the American Counseling Association (ACA).

Coverage: Professional Liability, Occurrence Form
Institution: Liberty University

Master Policy Number: [Redacted]

Limits of Liability: Virginia Students Only
- $2,150,000 each claim / $4,000,000 aggregate - Each Student
- $8,000,000 Policy Aggregate

Amendment of Certificate of Insurance (opens in a new tab or window)

Student Member Eligibility
Registered ACA student members are eligible for coverage when they are enrolled and engaged in a master's degree counseling curriculum at a post secondary institution. Coverage is available to ACA student members solely while performing counseling services related to such curriculum.
# Certificate of Insurance

**HEALTHCARE PROVIDERS SERVICE ORGANIZATION PURCHASING GROUP**

**Certificate of Insurance**

**OCCURRENCE POLICY FORM**

**Producer**: 018938  
**Branch**: 970  
**Prefix**: HPG  
**Policy Number**:  

**named insured**:  

**Policy Period**: From 02/01/15 to 02/01/16 at 12:01 AM Standard Time  

**Program Administered by**: Healthcare Providers Service Organization  
159 E County Line Road  
Hatboro, PA 19040-1218  
1-800-982-9491  
www.hpsoc.com  

**Insurance is provided by**: American Casualty Company of Reading, Pennsylvania  
333 South Wabash Avenue Chicago, Illinois 60604  

**Professional Liability**:  
- $1,000,000 each claim  
- $3,000,000 aggregate  

Year professional liability limits shown above include the following:  
- Good Samaritan Liability  
- Malpractice Liability  
- Personal Injury Liability  
- Sexual Misconduct included in the PL Limit shown above subject to $25,000 aggregate sublimit  

**Coverage Extensions**:  
- Defendant Expense Benefit: $1,000 per day limit $25,000 aggregate  
- Deposition Representation: $10,000 per deposition $10,000 aggregate  
- Assault: $25,000 per incident $25,000 aggregate  
- First Aid: $10,000 per incident $10,000 aggregate  
- Damage to Property of Others: $10,000 per incident $10,000 aggregate  
- Information Privacy (HIPAA) Fines & Penalties: $25,000 per incident $25,000 aggregate  

**Total**: $35,000  

Premium reflects stated rate.  

**Policy Forms & Endorsements** (Please see attached list for a general description of many common policy forms and endorsements)  
- G-121500-D  
- G-121501-C  
- GSL/3424  
- GSL/15583  
- GSL/15568  
- GSL/15560  
- GSL/17131  
- G-12946-C45  

Chairman of the Board:  

Secretary:  

Keep this Certificate of Insurance in a safe place. This Certificate of Insurance and proof of payment are your proof of coverage. There is no coverage in force unless the premium is paid in full. In order to activate your coverage, please remit premium in full by the effective date of this Certificate of Insurance.  

Form #: G-141241-B (3/2010)  
Master Policy: 188711433
American Association of Christian Counselors  
Student Policy Evidence of Insurance

AACC Membership ID#:  
AACC Member Expiration Date:

Member Name:  
Address:

This policy is available to eligible registered Student Members of the  
American Association of Christian Counselors (AACC)

Coverage:  
Professional Liability, Occurrence Form  
Master Policy Number:  
411936958  
Effective Date:  
03/01/2015 - 03/01/2016  
Limits of Liability:  
$1,000,000 each claim / $3,000,000 aggregate - Each Student  
$8,000,000 Policy Aggregate

Student Member Eligibility  
Registered AACC student members are eligible for coverage when they are enrolled and  
engaged in a master's degree counseling curriculum at a post secondary institution. Coverage  
is available to AACC student members solely while performing counseling services related to  
such curriculum.

AACC student members are not eligible for coverage when enrolled in a bachelor degree  
program, doctoral degree program or other post masters program. Coverage terminates when  
the AACC student member graduates from the master's degree program, or their AACC  
membership is terminated or expires or the master policy is non-renewed or cancelled.

Important Information  
If this Certificate has been issued to an ineligible AACC student member, there is no coverage  
afforded under the AACC Student policy.

Terms and conditions of coverage are specified in the master policy held by the AACC. Only the  
policy can provide the actual terms, coverage's, amounts, conditions and exclusions. Please  
contact HPSO directly for a free copy of the complete policy.

An AACC membership card in conjunction with this notice should serve as acceptable evidence  
of insurance to anyone requiring AACC students to carry professional liability insurance. Please  
call AACC Member Services with any questions or for a duplicate certificate of insurance toll  
free at 1-800-526-8873.

In case of an incident or suit is brought against you, please contact HPSO at 1-800-982-0491 or  
the HPSO Account Manager for AACC, Roxanne Monte at 215-293-1270.

HPSO  
Healthcare Providers Service Organization®
# AACC Student Policy
## Evidence of Insurance
### Occurrence Form
Effective Date: 3/1/2018 - 3/1/2019

<table>
<thead>
<tr>
<th>AACC User ID#</th>
<th>Master Policy Number</th>
<th>AACC Member Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>411936958</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Member Name and Address:</th>
<th>Program Administrator:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Healthcare Providers Service Organization</td>
</tr>
<tr>
<td></td>
<td>1100 Virginia Drive, Suite 250</td>
</tr>
<tr>
<td></td>
<td>Fort Washington, PA 19034</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical Specialty:</th>
<th>Insurance Provided by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling Student</td>
<td>American Casualty Company of Reading, Pennsylvania</td>
</tr>
<tr>
<td></td>
<td>333 S. Wabash Avenue Chicago, IL 60604</td>
</tr>
</tbody>
</table>

## COVERAGE PARTS
### LIMITS OF LIABILITY

A. **PROFESSIONAL LIABILITY**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Liability (PL)</td>
<td>$1,000,000</td>
<td>each claim</td>
</tr>
<tr>
<td>Good Samaritan Liability</td>
<td>included above</td>
<td></td>
</tr>
<tr>
<td>Personal Injury Liability</td>
<td>included above</td>
<td></td>
</tr>
<tr>
<td>Malplacement Liability</td>
<td>included above</td>
<td></td>
</tr>
<tr>
<td>Aggregate Policy</td>
<td>$3,000,000</td>
<td>each student</td>
</tr>
<tr>
<td>Aggregate Policy</td>
<td>$6,000,000</td>
<td></td>
</tr>
</tbody>
</table>

## Student Member Eligibility
Registered AACC student members are eligible for coverage when they are enrolled and engaged in a master’s degree counseling curriculum at a post secondary institution. Coverage is available to AACC student members solely while performing counseling services related to such curriculum.

AACC student members are not eligible for coverage when enrolled in a bachelor degree program, doctoral degree program or other post master’s program. Coverage terminates when the AACC student member graduates from the master’s degree program, or their AACC membership is terminated or expires or the master policy is non-renewed or cancelled.

## Important Information
If this Certificate has been issued to anineligible AACC student member, there is no coverage afforded under the AACC Student policy.

Terms and conditions of coverage are specified in the master policy held by the AACC. Only the policy can provide the actual terms, coverage’s, amounts, conditions and exclusions. Please contact HPSO directly for a free copy of the complete policy.

An AACC membership card in conjunction with this notice should serve as acceptable evidence of insurance to anyone requiring AACC students to carry professional liability insurance. Please call AACC Member Services with any questions or for a duplicate certificate of insurance toll free at 1-800-526-8673.

In case of an incident or suit is brought against you, please contact HPSO at 1-866-269-4793.

Claims history and credentialing requests may be forwarded to Chris.Buseman@aon.com.