

PROFESSIONAL LIABILITY FOR STUDENTS

The APA, Inc. Student Professional Liability Insurance Program is designed to meet the unique needs of students in the Mental Health field who are working towards a degree and the school requires insurance for duties performed as part of their school curriculum, including field placement. Unfortunately students can be sued for malpractice even though the charges may not be justified and having coverage to defend them is important if they are brought into a lawsuit. The Student Professional Liability Insurance Program provides defense coverage and a full limit of liability for the individual student.

COVERAGE HIGHLIGHTS

- 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. or Canada.

LIMITS

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

PROGRAM MANAGER

American Professional Agency, Inc. (APA, Inc.) is the program administrator of the Student Liability Insurance program and the policy is underwritten by Allied World. 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.



This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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