

# Student Professional Liability Insurance (Required)

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Get a Professional Liability Insurance Quote

or call 1-800-982-9491

## Individual

I'm seeking a quote for a new professional liability insurance policy.

- I do not have employees,
- or I am not incorporated

click.

Individuals

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**Complete form and following on screen instructions.**



## Student Professional Liability Insurance

As a student, you are learning the skills you'll need to become a professional in your field. And while you may be in school, you are still susceptible to the risks of a malpractice lawsuit. That's why even students need to have malpractice insurance. Professional liability coverage for students offered through HPSO will help protect your career—and it's more affordable than you think, with students typically able to obtain coverage for as little as \$35 per year.

By choosing HPSO, you can receive the following benefits from our student malpractice insurance coverage:

- Professional Liability Coverage
  - Covers you, up to \$1,000,000 each claim, for amounts that you become legally obligated to pay as a result of a professional liability claim arising out of a covered medical incident.
  - Covers you, up to \$3,000,000 annual aggregate, for all covered claims in the policy period.
- Defendant Expense Benefit – up to \$25,000 annual aggregate, up to \$1,000 per day
  - Your policy through HPSO will reimburse you for lost wages and covered expenses incurred when you attend a required trial, hearing, or proceeding as a defendant in a covered claim.
- Deposition Representation – up to \$10,000 annual aggregate
  - Pays for attorney's fees as a result of your required appearance at a deposition that arises out of professional services.
- Defense Attorney Provided
  - An attorney will be provided to represent you when necessary. Legal fees will be paid for covered claims, in addition to your liability limit – WIN OR LOSE.
- Assault Coverage – up to \$25,000 annual aggregate
  - Violence in the workplace is a sad reality. Should you be the victim of a violent action at work or on your way to or from work, this coverage will reimburse you for your medical expenses, including workplace violence counseling, or reimburse you for damage to your property. (Not available in Texas).
- Personal Injury Coverage
  - Covers you, up to the applicable limits of liability, against covered claims arising from allegations of slander, libel, assault and battery, and other alleged personal injuries arising through the performance of your professional services.
- Damage to Property of Others – up to \$10,000 annual aggregate
  - While you are providing care at a patient's or client's home, what if you accidentally break something? No worries. Your policy pays for unintentional damage you cause to someone else's property while at your personal residence or your workplace.
- First Aid Expenses – up to \$10,000 annual aggregate
  - This benefit provides reimbursement for expenses you incur while rendering first aid to another person. For example, this could include supplies from your personal first aid kit that you used to help a victim of an automobile accident.
- Sexual Misconduct/Abuse – up to \$25,000 annual aggregate
  - Insures you, up to the applicable limit of liability, for amounts you are legally obligated to pay as a result of covered claims involving acts of sexual misconduct related to professional services.
- Information Privacy Coverage (HIPAA) – up to \$25,000 annual aggregate
  - People today are very conscious about their privacy. Most are aware of the protection they receive under the HIPAA laws. This coverage reimburses you for costs to notify patients of a violation of confidential personal information in compliance with privacy protection laws. It also covers HIPAA fines and penalties that you become legally obligated to pay.

And once you become fully licensed, accredited, or certified, you will be able to take this coverage with you into your profession. HPSO will be with you every step of the way, providing you with essential insurance solutions at affordable rates.