



MOUNT CARMEL
College of Nursing

Policy and Procedure

Policy Name: Professional Liability Insurance

Responsible office: Administration

Approved by: C. Wynd

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PROFESSIONAL LIABILITY INSURANCE –FACULTY, STAFF AND STUDENTS

Students and faculty members participating in educational activities associated with the Mount Carmel College of Nursing are covered by a blanket professional liability insurance policy.

Graduate and undergraduate students and full-time, part-time, and adjunct faculty members are covered by the insurance as long as they are acting within the scope of educational duties and responsibilities anywhere that the education take place. In other words, students and faculty are covered when working in Mount Carmel Health System (MCHS) facilities as well as in other hospitals and community health facilities while participating in educational activities. Coverage under the blanket policy for educational activities is primary in the event that students purchase individual policies (the blanket insurance is activated first prior to any other individual policies).

Directors, officers, trustees, administrators, and committee members are also covered by the insurance. Staff members (registered nurses and others) are covered by the blanket insurance while proctoring, precepting, or supervising students.

Students and faculty insured under this policy do not need to purchase separate liability coverage for educational purposes. However, if faculty or students are working as staff (e.g., providing patient care) in other capacities or in other institutions outside the scope of their MCCN role, then separate coverage may be purchased at the discretion of the individual student, faculty, or staff member.

A copy of the College's insurance policy is available in the President's Office.