



## **Professional Liability- Student Coverage through HPSO "Protects Your Academic Career and Your Future"**

With today's high costs and consequences of a malpractice lawsuit, professional liability insurance is a must for all healthcare providers- EVEN STUDENTS!

As a student you perform professional services to patients or clients. Anything can go wrong and the next thing you know- you are being named in a malpractice lawsuit. Coverage through HPSO offers professional liability insurance to students for covered professions at affordable rates\* to help you protect your career.

**Through HPSO, you're covered with more than professional liability protection.**

You get up to \$1,000,000 each claim, up to \$3,000,000 aggregate professional liability coverage plus many value-added coverage features included in the policy. Among them- Legal Defense and investigative costs: If you are named in a lawsuit charging you with professional liability an attorney will be provided to represent you personally when we find it necessary. Legal fees will be paid for covered claims, in addition to your limit of liability -WIN OR LOSE.

**Defendant Expense Benefit:** Reimburses you, up to the applicable limits of liability, for lost wages and covered expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim. Subject to a \$1,000 daily limit. **Deposition Representation:** Pays up to \$10,000 aggregate for attorney fees as a result of your required appearance at a deposition that arises out of professional services.

**Assault Coverage:** 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 pay up to \$25,000 per incident with a \$25,000 aggregate for medical expenses you incur or for damage to your personal belongings.

**Persona/Injury Coverage:** Protects you, up to the applicable limits of liability, against covered claims arising from charges of privacy violation, slander, libel, assault and battery, and other alleged personal injuries committed while carrying out your professional services. **Damage to Property of Others:** 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, up to \$10,000 per incident with a \$10,000 aggregate. First Aid Expenses: You will be reimbursed for expenses you incur in rendering first aid to others up to \$10,000 aggregate.

**Once you receive your license, accreditation or certification these additional coverages will apply to your policy**

License Protection: Reimburses you for your defense of disciplinary charges and other covered expenses arising out of a covered incident. Personal Liability Coverage: Protects you from legal liability for covered claims resulting from incidents at your residence.

Medical Expenses: This plan also covers the medical expenses of others injured while on or around your residence or business premises paying as much as up to \$25,000 per person, up to \$100,000 aggregate.

Protection on and off the job, even if you change jobs Coverage through HPSO protects you for incidents that occur on the job. But, you're also covered off-duty as well. For example, care or advice you offer to a friend or family member, emergency care or Good Samaritan assistance you offer may result in a claim against you. Your employer's plan may provide no protection after hours. Coverage through HPSO protects you 24 hours a day. And your coverage remains in force if you change jobs, or even during a period of unemployment.

## **Instructions for Application for Student Professional Liability Insurance**

### **Orange Coast College**

**All students must have a Student Professional Liability Insurance prior to any clinical training.**

*To get started visit the HPSO website using the following link:*

<http://www.hpso.com/>

- Choose get a quote/Apply Now

First: Select **Individual** from the four options and click continue.

Then insert the following information:

Item #1: California

Item #2: Select your particular Allied Health program

Please note:

- Neurodiagnostic Technology is equivalent to EEG Technician;
- Polysomnography (PSG) students should select EEG Tech;
- Speech-Language Pathology Assistant (SLPA) students should select Speech/Language Pathologist

**PSG and SLPA students:** Once you have the quote and the policy is in progress, call HPSO (1.800.982.9491) and have the policies amended to reflect your particular area of study.

Item #3: No

Item #4: Select **Student**

Item #5: Enter your graduation date: One year at a time. If you are in a two-year program you will need to renew your HPSO Insurance in your second year of the program.

Then choose "CONTINUE"

The screenshot shows the HPSO website homepage. At the top, there is a header with the HPSO logo, a phone number (1-800-982-9491), and navigation links for 'Apply Now', 'Renew Now', 'My Account', and 'Contact Us'. A search bar is also present. Below the header is a secondary navigation menu with links for 'Individuals', 'Businesses & Practices', 'Schools', 'Brokers', 'Risk Education', 'Our Partners', and 'Support'. The main content area features three large service tiles: 'Get a Quote' (with an 'Apply Now' button), 'Pay Your Bill' (with a 'Renew Now' button), and 'Manage Your Policy' (with a 'My Account' button). Below these tiles is a 'News & Features' section. The first article is titled 'Choosing a Professional Liability Insurance Provider is a Critical Decision for Healthcare Professionals' and includes a video player with a 'Watch Video' button. The second article is 'Occupational Therapist Claim Report - A Guide to Identifying and Addressing Professional Liability Exposures' with a 'Read More >' link. The third article is 'Physical Therapy Professional Liability Exposures: 2016 Claim Report Update' also with a 'Read More >' link. The final section is 'Frequently Asked Questions' with a 'Read More >' link.

Next select Online Application or Paper Application and complete by following the instructions. Payment can be made via credit or debit card or by check (if you elect the Paper Application). When applying on-line you will receive your Certificate of Insurance (proof of coverage) by email within one business day once your application has been approved. **NOTE- you must provide evidence of insurance to your program coordinator on or before the program's established deadline.**

Providing personal protection

# Professional Liability INSURANCE (AKA MALPRACTICE INSURANCE)

Paying indemnity for economic and non-economic damages

Professional liability insurance is coverage purchased by healthcare professionals to safeguard against medical malpractice allegations by

Covering costs associated with hiring legal representation

NSO and HPSO provide malpractice insurance to over 100 healthcare professions. Here is a sampling of the professions we work with to protect their careers.



## Easy, Affordable Malpractice Protection | 3-YEAR NEW GRADUATE DISCOUNT |

Once you pass your state boards you'll want to secure your own individual professional liability insurance. The NSO and HPSO policies provide:

- Up to \$1 million of Malpractice Insurance per claim<sup>1</sup>
- \$25,000 of License Defense protection
- HIPAA Privacy coverage, Abuse coverage, and much more

To make it easy for you to get started, NSO and HPSO offers a three-year premium discount:<sup>4</sup>

- 60% first year discount
- 40% second year discount
- 20% third year discount

After the first year, you can further reduce the cost by taking a qualified risk management course like the ones offered through NSO, HPSO, CNA and Lippincott. For more information visit our websites at [nso.com](http://nso.com) and [hpso.com](http://hpso.com).

 **REQUEST A FREE QUOTE** 

**Nursing Professionals**  
| [NSO.com](http://NSO.com) | 800.247.1500 |

**All Other Healthcare Professionals**  
| [HPSO.com](http://HPSO.com) | 800.982.9491 |



<sup>1</sup> Nurse and Nurse Practitioner Claim Studies, NSO, CNA, [www.nso.com](http://www.nso.com).

<sup>2</sup> Counselor, Pharmacist, Physical Therapist and Occupational Therapist Claim Studies, HPSO, CNA, [www.hpso.com](http://www.hpso.com).

<sup>3</sup> 2017 Medical Malpractice Payout Analysis, National Practitioner Data Bank, U.S. Dept. of Health & Human Services, 2018.

<sup>4</sup> Aggregate Limits for Nurse and Nurse Practitioners: \$6 million. Aggregate Limits for Counselors: \$5 million. Aggregate Limits for other professions: \$3 million. Some states may vary.

\* Must apply within 12 months of graduation to receive 3-year New Graduate Discount. Discount does not apply to new or existing policyholders who have graduated over 12 months ago. Discount does not apply in the state of CA or NY.

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