

## Student Liability Insurance Memo

Revised 6/1/24

TO: Clinical Psychology Students

FROM: Director of Clinical Training

RE: Student Professional Liability Insurance

Students must submit written proof to the Director of Training that they carry professional liability insurance prior to the approval of a site. The minimum requirement for student insurance coverage must be one million dollars (\$1,000,000.00) per individual incident and three million dollars (\$3,000,000.00) aggregate. Pacifica Graduate Institute does not carry liability insurance for students.

Please note that this insurance covers students only for "activities that are required by (your) graduate program." It will, therefore, provide coverage for you only while working at a Pacifica-approved practicum/internship site and only while you are supervised by a Pacifica-approved supervisor. Coverage under a different occupation (such as MFT, LCSW, etc.) is not sufficient.

## You must maintain this coverage even if the site provides coverage for you.

Students may obtain a policy with any one of the following:

The Trust
The Trust, 111 Rockville Pike Suite 700
Rockville, MD 20850
(800) 477-1200 \$35.00 Annual Premium – www.trustinsurance.com

 American Professional Agency, Inc.
 95 Broadway, Amityville, NY 11701 (800) 421-6694

https://www.americanprofessional.com/covered-professions/student/

\*Individual must not be receiving compensation at the site to be considered for this student liability insurance policy.

## > CANADIAN RESIDENTS

\*Individual must be a student member of The Canadian Psychological Association and the Provincial Association of Psychologists who co-sponsor a professional liability insurance program with:

**BMS Group** 

955 Green Valley Crescent, Suite 290, Ottawa, ON K2C 3V4. (855) 318-6038

The above companies are recommendations. Students can obtain Student Liability Insurance through other companies so long the policy meets the minimum requirement for insurance coverage listed above.