

## GETTING INSURANCE

To purchase Internship Insurance, students may pay in person at Student Financial Services in 202 Sutton Hall or at the EWU Student Support Center, Room 101, EWU Spokane.

Insurance may also be purchased online through Cashnet. To pay through Cashnet:

- 1) Visit the Risk Management webpage for intern insurance at: [inside.ewu.edu/rcp/intern/](http://inside.ewu.edu/rcp/intern/)
- 2) Click the link on the page to go to Cashnet.
- 3) Enter your name, Student ID (or Net ID), and Major.
- 4) Click **“Add to Basket”**.
- 5) Select **“Checkout”**, enter your payment method, and complete the transaction.
- 6) Request proof of insurance (see below).

## PERIOD OF COVERAGE

Student internship insurance is valid for one year from the date of purchase. For students whose internships cross over the insurance policy period of coverage (Sept 1 to Sept 1), renewed proof of insurance will be provided to the student, on request, at no additional charge.

## PROOF OF INSURANCE

Students may request proof of insurance by emailing their receipt for the insurance to either their academic department or to [riskmanager@ewu.edu](mailto:riskmanager@ewu.edu).

**Students should follow the directions of their academic department in obtaining proof of insurance.**

## SUMMARY

EWU Students who are participating in an internship, practicum, clinical, field study, or similar activity may be required to purchase Professional Liability insurance.

This handout describes how Eastern Washington University implements the Internship Insurance program.



## OFFICE OF RISK MANAGEMENT

If you have any questions or need further assistance, please contact the Office of Risk Management.

**Office of Risk Management  
Tawanka 211**

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Director of Risk Management  
[tlutey@ewu.edu](mailto:tlutey@ewu.edu)  
509-359-6618

# Student Internships

## 2019-2020

### Professional Liability Insurance

**Insurance requirements and information for students participating in an internship, practicum, clinical, field study, service learning, or similar activity.**



## INTERNSHIP

Throughout this guide, 'internship' refers to an outside learning activity, as defined below, and includes:

- Practicums
- Field Studies
- Field Experience
- Clinicals
- Internships
- Service Learning



### *Did you know?*

*Each year, nearly 2,000 EWU students are involved in an internship, practicum, clinical, field study, or similar academic activity.*

## INSURANCE REQUIREMENTS

Professional Liability insurance protects students against most claims that may arise pertaining to a student's participation in an internship.

Due to EWU's obligations under most placement agreements, professional liability insurance is required for student interns in these programs:

### **CALE**

- Education

### **CHSPH**

- All Programs

### **CSTEM**

- All Programs

### **CSS**

- Addiction Studies
- Aging Studies
- Children's Studies
- Criminal Justice
- Disability Studies
- Psychology
- Social Work

**EWU recommends that student interns in other academic programs have professional liability insurance coverage.**

### **Medical vs. Non-medical Internships**

Whether an internship is medical or non-medical is based on the academic major of the student and the location of the internship.

A student who furnishes professional and/or mental or physical health-related professional services required as part of their internship program or any student whose internship takes place in a facility that may expose the student to patients and/or patient records, is categorized as a medical intern for insurance purposes. All other interns are categorized as non-medical interns.

The specific type of insurance coverage needed for a student intern depends on the student's status (paid or volunteer), the business/organization providing the internship, and on the type of internship (medical or non-medical).

## ACADEMIC DEPARTMENTS

Faculty and Academic Departments help implement the student internship insurance program.

### **1) Inform Students**

Let students know of the insurance program for interns.

### **2) Hold Students Accountable**

For students who are required to have insurance, consider asking that they forward you a receipt verifying that they purchased the insurance.

### **3) Report Incidents / Claims**

Promptly report any incidents/claims related to a student's internship to the University Risk Manager at 509-359-6618 or email to [riskmanager@ewu.edu](mailto:riskmanager@ewu.edu).

Additionally, we depend on faculty and departments to provide annual projections of student internships. The Risk Management office will contact the colleges each spring for their projected numbers for the following year.

## What is an 'Internship'?

For insurance purposes, an 'internship' is a learning experience in which a student works in an outside setting (e.g. local business, hospital, clinic, school, etc.) as part of their academic program.

An internship may also be referred to as a 'clinical', 'practicum', or 'field study'.

No matter what the experience is called, the defining element is that an EWU student is:

- 1) enrolled in an EWU course that includes the 'internship' as part of the curriculum, and,
- 2) present in a working environment where they observe and/or participate in activities

## MEDICAL COVERAGE

A student's personal medical insurance is their primary medical coverage. Students with paid internships are typically covered by the employer's worker's compensation insurance. Students on unpaid internships (i.e. volunteers) may also be covered by worker's compensation if the host business/organization has opted to provide such coverage. If they are not covered by the host business/organization, students will likely be responsible for their own medical expenses.