

October 30, 2007

INSURANCE INFORMATION NOTICE 2008-1

INSURANCE COVERAGE FOR STUDENT INTERNS REQUIRED BY COURSE CURRICULUM

This notice supersedes Insurance Information Notice 97-3 dated February 3, 1997.

Per Louisiana Revised Statute 38:1527 et seq., "It is the responsibility of the Office of Risk Management (ORM) to manage all State insurance covering property and liability exposure through commercial underwriters or by self-insuring. Personnel benefits and group health and life coverage are excepted."

A review of the present *Commercial General Liability Policy* covering the universities, colleges, and schools states that students are covered only for third party liability claims

- 1) While doing their student teaching as part of their educational requirements, and
- 2) While interning as part of their educational requirements without receiving remuneration from any business or institution to which they are assigned.

The *Medical Malpractice Liability Policy* covers student interns (i.e. nursing and residency program participants) while providing medical and related services on behalf the state in the event that third party claims are brought against them.

The ORM does not provide coverage for students' own bodily injuries (i.e. needle sticks, back strains, illnesses, etc.) nor for damages to or theft of their personal property (i.e. vehicles, computers, clothing, personal belongings, etc). ORM suggests that all student interns be mandated to carry adequate health and accident insurance before they are allowed to take a course where an internship is required by the course curriculum.

Students are not covered by the State's Workers Compensation Policy since they are not employees or volunteers performing a service for the State. If a student's injury is due to the university, college, or school's negligence, coverage would be provided by the CGL self-insurance policy. If you have any questions concerning the above, please contact Dodi Langlois at (225) 342-8598 or Melissa Harris at (225) 342-8414.

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