



## Student General & Professional Liability

This insurance information is derived from a review of applicable rules and laws associated with the university and state agencies. The information is also based on the insurance coverage currently carried by the university. Questions regarding this line of coverage should be directed to OSU Insurance at [insurance@osu.edu](mailto:insurance@osu.edu)

1. The University provides general and professional liability insurance coverage for: **Students working offsite in an Ohio State University required curriculum or in an Ohio State University approved internship, practicum or work study program and continuing field work, where they are required to carry insurance by contract signed by the university.**
2. Coverage is contingent upon enrollment as a student at OSU; a signed affiliation agreement; and the college includes the student count on the "in Practicum" insurance schedule/excel sheet. Students who are independent study are eligible for coverage but must be an enrolled student and receiving credit for the course. The college must place the student's class on the insurance schedule. To enroll, contact Enterprise Risk Management or complete the enrollment form.
3. The university does not insure students for summer internships who are not actively enrolled and/or not receiving credit for the internship.
4. Insurance includes coverage for any faculty member or teaching assistant, but only with respect to their duties as a faculty member or teaching assistant for the classes registered on the insurance schedule.
5. General Liability
  - a. Occurrence Insurance (meaning if insured when event occurred, insured for life)
  - b. Combined Limits of at least \$5 Million per occurrence/\$5 Million annual aggregate
  - c. \$0.00 deductible
6. Professional Liability
  - a. Claims Made Insurance (meaning if insured when claim made, insured for event)
  - b. Combined Limits of at least \$5 Million per occurrence/\$5 Million annual aggregate
  - c. \$0.00 deductible
7. If a student has questions as to whether or not a class is on the insurance schedule, the student should check with their college. If a college has questions regarding a class status on the schedule, the college may send an inquiry to the following: [insurance@osu.edu](mailto:insurance@osu.edu)
8. Evidence of Insurance may be located at the following URL:  
[http://u.osu.edu/treasurer/files/2014/09/The-Ohio-State-University\\_Student-GL-Cert-1blqxoi.pdf](http://u.osu.edu/treasurer/files/2014/09/The-Ohio-State-University_Student-GL-Cert-1blqxoi.pdf)