

CCS Administrative Procedure

5.05.01-D Student Professional Liability Insurance

Implementing Board Policy [5.05.01](#)

Contact: District Director of Budget & Administrative Services, 434-5190

1.0 Purpose

The state's Office of Risk Management (ORM) provides professional liability (malpractice) insurance for students of participating schools in Washington State. The insurance coverage is provided by a third party insurance company.

2.0 Limitations and Requirements

2.1 The insurance protects students and the faculty who instructs and supervises them, against claims arising from real or alleged errors or omissions, including negligence, in the course of professional activities.

2.2 The professional liability insurance must be purchased by students of Spokane Community College, Spokane Falls Community College and the Institute for Extended Learning enrolled in programs with health specialties. A list of covered programs is included in the Lab and Course Fees listing.

2.3 CCS is required to estimate the number of student participants and the programs to be covered annually.

2.3.1 Instructional departments are surveyed by the business office for programs and student numbers.

2.3.2 The business office should be notified of programs added during the year in order that the new information can be forwarded to ORM.

2.4 Affiliation agreements with clinical sites require students to have liability insurance prior to placement in their facilities. The CCS grants and contracts manager must review and approve all affiliation agreements prior to placement of a student in a clinical site.

3.0 Student Fee

Premiums are assessed to students as a course fee. The amount of the course fee is established annually and is based on the premium charged by the insurance carrier. The business office remits premiums collected from students to the ORM. The fee is approximately \$5.00 per quarter.

4.0 Fee Code

The two digit fee code used in the Student Management System (SMS) and Cashiering is **IL**. The title of this fee code is *Insurance – Std Prf Liab*. The fee code is established to charge a maximum per quarter (e.g. \$5.00) to ensure a student pays the correct premium.

5.0 Course Coding

It is the instructional department's responsibility to determine which class and/or classes should include the insurance fee. The **CLASS FEE** field on the Course Schedule Screen (IS1001) for the identified courses must include the **IL** fee code in order for cashiering to correctly charge the insurance premium to the student. It is critical that the fee code is on the Course Schedule Screen and that the information is verified during the quarterly class scheduling process.

6.0 Verification of Insurance Coverage

- 6.1 Verification that a student has paid the insurance fee can be accomplished by the instructor or instructor's designee viewing the student's cashiering statement. The student can obtain a statement via the web or from the cashier's office.
- 6.2 Verification can also be accomplished with the class roster. Assuming the fee was correctly placed on the course, all students enrolled in the course will have paid the fee.

7.0 Business Office Contacts

- 7.1 Fee or Class Code Errors: Contact the district director of budget and administrative services at 434-5190 or the district institutional research office at 434-5244
- 7.2 Affiliation Agreements: Contact the grants and contracts manager for assistance with affiliation agreements at 434-5185.
- 7.3 Add Programs and/or Change Student Participant Numbers. Contact the executive assistant to the chief financial officer at 434-5275.

8.0 Related Information

[Lab and Course Fees](#) listing.