Procedure 4.0301

Administrative Insurance Procedure

Liability Insurance
While the College carries general liability insurance, every instructor should evaluate the risk of instructional duties and decide whether he/she should purchase additional personal insurance through an agent of their choosing. The College recommends that instructors in high-risk instructional programs carry liability insurance. The College is unable to guarantee that an instructor will not be a party to a suit along with the College. In such cases, the College can provide no further protection than carried under our general liability policy.

Student Accident Insurance
All curriculum students are automatically covered with accident insurance. This is a blanket insurance policy and covers all registered full-time and part-time curriculum students. Curriculum students pay for the insurance as part of their registration fees. All continuing education students in high-risk classes are required to purchase student accident insurance as part of the registration fee. This insurance policy is designed to be a secondary policy and is limited in the amount of coverage.

Malpractice Insurance

All curriculum and continuing education students enrolled in healthcare programs that require clinical or patient care instruction are required to purchase malpractice insurance. The Student Liability Insurance Program provides coverage at a minimum cost and is available through the College. Students pay for the insurance as part of their registration fees.

Directors and Officers Insurance
The College carries a Directors and Officers Insurance Policy to cover the College's Board of Trustees and the Foundation's Board of Directors.

References

Legal References: *Enter legal references here*

SACSCOC References: *Enter SACSCOC references here*

Cross References: Liability Insurance Policy

History

Senior Staff Review/Approval Dates: *11/6/13, 9/12/2016*

Board of Trustees Review/Approval Dates: *Enter date(s) here*

Implementation Dates: *Enter date(s) here*