



Department of Kinesiology | Athletic Training Major

Professional Liability Insurance for Students

Penn State University advises students to purchase liability insurance while on an internship/rotation. The internship host site might have specific insurance requirements of the student (including professional liability and other types of insurance), so it is recommended that students check the host site's insurance requirements before making any insurance purchases. Some host sites might be willing to extend their insurance coverage to hosted students, but the students may wish to also purchase their own insurance coverage.

Penn State University does not provide liability insurance for students engaging in internships/rotations nor extend its insurance to students. Penn State also does not recommend specific insurance providers. Insurance is available from many insurance providers, possibly including the students' own insurance provider(s) and/or some professional association-sponsored insurance programs, but it is the students' responsibility to purchase liability insurance that meets the host sites' insurance requirements.

Currently, on-campus and off-campus affiliate clinical education sites require that athletic training students carry current professional liability insurance with limits of no less than \$1,000,000 per occurrence and \$3,000,000 in the aggregate.