

Student Liability Insurance Information

The Program:

The University Student Intern Program provides coverage for an insured party that becomes legally obligated because of any act, error, or omission in the rendering or failure to render professional services in conjunction with an internship. This insurance will also pay those sums on behalf of an insured party that becomes legally liable to pay damages because of property damage, bodily injury, or personal injury because of their participation in a University internship program to which the policy applies.

Who is an Insured Party?

The program covers students at the University of North Carolina Greensboro whom are engaged in paid or unpaid internships. These internships must be sponsored, authorized, or approved by the participating University and included in student numbers provided to NCAIA.

Coverage Limits:

\$2,000,000 each occurrence for Professional Liability including Bodily Injury, Property Damage, or Personal & Advertising Injury claims.

\$4,000,000 aggregate limit (Other Than Products/Completed Operations).

\$1,000 per student covered medical expenses.

Major exclusions to this coverage:

Intention Acts

Liquor Liability

Pollution Liability

Automobile Liability

Your property or property of others in your care, custody, or control

Employment Practice Liability

Physical Assault, Abuse, or Molestation

Nuclear Energy Liability

Workers Compensation

Dishonest, Fraudulent, Criminal, or Malicious acts or omission

Unemployment Compensation

Disability Benefits

If you have a claim or are sued or threatened with a lawsuit, report the claim immediately to:

Intercare Insurance Services, Inc.

PO Box 52810

Bellevue, WA 98015

877.658.0731

claimsmanagement@intercareins.com

Coverage provided by:

Liberty Insurance Underwriters, Inc.

Mercer Consumer

Client Number: 431849

Policy Effective Dates: 8/15/2016 – 8/15/2016

Rate: \$7.50 USD per semester

Administered by:

North Carolina Association of Insurance Agents

PO Box 1165

Cary, NC 27512

This is a brief summary of the coverage offered to insured participants. For complete details, please refer to the policy on file with the agency.

