



Murray State College Veterinary Nursing Program Student Professional Liability

Professional liability insurance is available to students enrolled in supervised college experiential learning programs. This includes clinical, mentorship, and internship/externship experiences that are taken to satisfy the requirements of a particular course or degree. This insurance protects both the college and the student against claims arising from negligence resulting in harm to an animal or property owned by another person, but only while acting within the scope of their duties or obligations in the course of completing work required by the Murray State College Veterinary Nursing curriculum. The policy period runs from August 22 to July 22 each year. The policy limits are \$2,000,000 per occurrence/\$5,000,000 aggregate.

The policy provides coverage for:

- Liability arising from real or alleged damages caused by the student while performing duties directly related to curriculum requirements while on Murray State College property (working during regular clinical rotations in the Murray State College Veterinary Nursing Program.)
- Liability arising from real or alleged damages caused by the student while performing duties directly related to curriculum requirements at facilities outside of Murray State College Veterinary Nursing Facility (working at an externship or Off-Campus Clinical Institution Site not affiliated with Murray State College to complete the requirements of a course or degree).
- Court costs related to the incident
- Legal counsel

The policy DOES NOT provide coverage for:

- Any outside organization where a student may be working to fulfill academic requirements, unless required by written contract.
- Activities not part of the student's academic requirements (working at a veterinary practice on weekends or vacations to gain additional experience).
- Medical costs incurred by a student in the program (students are required to have their own personal medical insurance while in the program).

This professional liability insurance program is administered by the Murray State College Office of Business Affairs. Questions about professional liability and the coverage should be directed to the following people:

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