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 much 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 Thank 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.