Professional Liability Insurance

Professional liability insurance offers a student financial protection for any errors or mistakes in the delivery or failure to deliver professional services. Whether valid or not, a claim for professional malpractice could mean an expensive lawsuit and corresponding court action!

Iowa State University does NOT cover a student’s professional liability while out on a field experience. Because of this, the Department of Kinesiology REQUIRES that students enrolled in an Exercise Science field experience, purchase their own coverage. Some Community and Public Health option students (in a risk/exercise setting), will have this requirement, as well.

Professional liability insurance can be purchased through select insurance carriers, but a less expensive and more beneficial option is available through Healthcare Providers Service Organization (HPSO). The limits of your coverage must be $1 million (single incident) and $3 million (aggregate).

How to apply for HPSO Group Professional Liability Insurance:

1. Go to www.hpso.com. Link to Professional Liability Insurance, and then to Students. Scroll down and click on “for a quick quote and option to apply”. Answer the questions for a student, in your chosen professional option. The total quote should be approximately $37.00.
2. Fill out the online application (1-2 day processing, but you must use a credit card IN YOUR NAME), or print the application and fax or send it to the address listed (7-10 days to process).

- Make sure you choose the first day of your internship (or before) as the “requested effective date of coverage”.

** PROOF OF INSURANCE MUST BE PROVIDED TO YOUR FACULTY SUPERVISOR PRIOR TO STARTING YOUR INTERNSHIP. UNDER NO CIRCUMSTANCES MAY YOU BEGIN YOUR INTERNSHIP WITHOUT YOUR LIABILITY INSURANCE IN PLACE!!!