Professional Liability Insurance Coverage

Regent University requires that students acquire professional liability insurance prior to beginning field placements (practicums, internships, student teaching). This insurance is a safeguard for you and must be maintained throughout the duration of your program placement.

The required minimum amount of $100,000 incidental coverage with $300,000 aggregate is needed for annual liability coverage ($100,000/$300,000). Rates for this coverage vary depending on the insurance company. Generally, premiums range from $20-$120 per year of coverage.

Students must show evidence of insurance liability coverage prior to starting practicum work; without it, he or she will not be permitted to begin. Documentation with expiration date should be sent to the Field Placement Coordinator.

Students may join one of the following professional organizations as an aspiring educator (student) to receive the required liability insurance as a membership benefit. Though membership in a professional organization is highly encouraged, it is not required. Total cost for insurance and a professional membership normally will be about $20–50 per year.

School of Education students have recommended the following providers:

1. **Christian Educators**
P.O. Box 45610; Westlake, OH 44145 (888) 798-1124; Fax (440) 250-9584
Website: [www.christianeducators.org](http://www.christianeducators.org)
Up to $2,000,000 liability coverage during membership.
**Please forward a copy of the Certificate of Insurance.

2. **Student Virginia Education Association (SVEA)**
Students interested in joining the SVEA should contact Donna Hamilton at VEA (1-800-552-9554 or dhamilton@veanea.org) for a membership form or join online at [https://ims.nea.org/JoinNea/](https://ims.nea.org/JoinNea/)
Students receive, as a benefit of student membership, a $1 million dollar liability policy during internship.
**Please forward a copy of the Welcome Letter.

3. **Virginia Professional Educators**
For more information call (888) 873-9661 or visit the website: [http://virginiaeducators.org/index.html](http://virginiaeducators.org/index.html)
$2,000,000 coverage
**Please forward a copy of the membership card with attached letter.