

You are **REQUIRED** to have liability insurance before you start working at your internship site. Your service to others comes with legal risk. Accidents simply happen. Regardless of training environment, any number of day-to-day factors can pose a risk, even if managed and mitigated with great attention. Liability insurance helps to protect you from expenses incurred if you have to defend yourself in a lawsuit. It would be good to get \$1,000,000 per occurrence and \$3,000,000 aggregate. Consult a lawyer if you are unsure.

There are four options listed below. There may be other available carriers but it would be on your shoulders to investigate other sources for liability insurance.

Option 1: Personal. Consult with your or your parent's personal insurance agent and see if a "rider" can be attached to the policies you already have. You should ask about **PROFESSIONAL** liability insurance not personal liability insurance. Minimal levels are advised to be \$1,000,000 per incident and \$3,000,000 aggregate.

Option 2: ACSM. The American College of Sports Medicine offers liability insurance to its members. The first year of student membership in ACSM is only \$10. Insurance is offered to ACSM Members and ACSM Certified Professionals. Forrest T. Jones (FTJ) is the insurance company that represents ACSM. To obtain rate information, contact FTJ directly at (866) 820-5183. Identify yourself as an ACSM Member or ACSM Certified.

To find out more about ACSM and to become a student member go to www.acsm.org.

Option 3: NSCA. The National Strength and Conditioning Association offers liability insurance to its members. Student membership is \$65 per year. Here is the link to become a member and also apply for insurance. <http://www.nasca.com/Membership/Member-Tools/>

Option 4: HPSO. The Health Provider's Service Organization offers professional liability insurance and risk management information to a wide array of healthcare and counseling professionals including Counselors, Physical Therapists, Occupational Therapists, Pharmacists, Fitness Professionals and over 100 other healthcare professionals. Use this link to find out more information about liability insurance offered by HPSO. <http://www.hpso.com/>. They offer student policies.