Do Interns Need Professional Liability Insurance?

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Even after interns have completed their required coursework, the learning has only just begun. Spending hours working under supervision is essential to earning your license, and it can be an invaluable learning opportunity, but there are risks associated with interns who are just starting out. As an intern, a mistake or two may happen during the learning process and it is vital that you protect yourself as these mistakes can often lead to lawsuits.

From Marriage and Family Therapist Interns to Counselor Interns, completing hours under supervision is a requirement toward licensure. During these hours, you may learn more than you ever did in the classroom. Hands-on experience is priceless, and it finally gives you the opportunity to apply all that you've learned. When you're first starting out though, mistakes may be unavoidable. It is true that we can learn from our mistakes, but the unfortunate reality is that sometimes those mistakes can cost us. Intern malpractice coverage is the only way to be fully protected from the financial and professional costs of allegations. It is recommended that all interns purchase intern professional liability insurance.

From mental health professionals to allied health providers, professional liability insurance is essential. Supervision of interns is automatically covered by a healthcare provider's individual policy, so they are protected in the event allegations are made regarding services provided by an intern they are supervising. Their policy, however, does not extend to include coverage for an intern in question.

As a result, it is encouraged that interns purchase their own intern malpractice coverage. Coverage for Post-Masters Under Supervision and Post-Doctoral Under Supervision exists so interns can purchase professional liability insurance while still working toward licensure. You wouldn't want to compromise your career before it even begins, and professional liability insurance guarantees that you are covered while you are still in the process of learning.

While completing hours under supervision, interns should be able to focus on learning everything they can, not stressing about a potential lawsuit. CPH & Associates provides intern malpractice coverage so the learning process can continue without being polluted by the worries of insurance formalities. At the end of the day, what matters most is that the healthcare providers of tomorrow are trained to be the best they can be, and the only way to ensure this is by removing the burden of liability.