**Liability Insurance**

Students who intend to participate in KINES 495C practicum experience are required to procure and maintain professional liability insurance for the duration of the practicum experience. The Department of Kinesiology will NOT submit contracts and practicum materials, nor can student begin their practicum experience until each student provides proof of professional liability insurance. The Department requires that each student obtain minimal professional liability coverage of 1 million/3 million (1M/3M).

Students that are completing their Kines 495C practicum credits with a Department of Kinesiology Research Faculty member **are not required** to purchase liability insurance.

Students may select any company to obtain their own professional liability insurance policy. Below are sources\* for acquiring liability insurance for this mandatory course requirement. For those students choosing an internship in a personal training and fitness studies setting, you can visit [HPSO Liability Insurance](http://C:/Users/acd17/Desktop/www.HPSO.com%C2%A0) for possible professional liability insurance coverage.

**Liability Insurance**

* Go to <http://www.proliability.com/>
* Choose the Healthcare Professionals tabs, select the option “**Students**”
* Click on the tab “Get A Quote”
* Getting started. At the “What is your area of study” box, please choose the closest response related to your internship. DO NOT choose “student other”.
* Complete the application and make payment via credit card. Please make sure that you select any option that allows you to receive your policy via email.
* After pressing the “submit” button, wait for the insurance company to respond with the statement “Application successfully submitted.”
* When you begin to fill out the online KINES 495C Internship application, you will need to upload a one (1) PDF file of your insurance rider as verification.
* All liability questions should be directed to an insurance representative at: 1-800-503-9230 ( 8 a.m.-5 p.m., Central Time, M-F)

**HPSO Liability Insurance**

* Go to [www.HPSO.com](http://C:/Users/acd17/Desktop/www.HPSO.com)
* Choose Professional Liability Insurance “Apply Now”.
* Select “Individual”.
* Answer the questions. After completing the application and checking the acknowledgements, **please be sure to check** the box “Sign me up for HPSO e-Billing”.

*DISCLAIMER: The information set forth above is not intended to and should not be construed to constitute an endorsement or recommendation of any particular insurance product, company, or organization. The organizations listed above are referenced solely for informational purposes and as a courtesy, to assist you with your inquiries. The Pennsylvania State University is not responsible for, and expressly disclaims all liability for, damages or losses of any kind arising out of use, reference to, or reliance upon the information provided herein. No guarantees or warranties of merchantability, applicability, or fitness for a particular use or purpose have been made. The Pennsylvania State University makes no claims or representations about the accuracy, reliability, timeliness, usefulness or completeness of the information provided herein. Furthermore, The Pennsylvania State University makes no representations or guarantees regarding the quality or applicability of any particular insurance products, or regarding the financial stability of any of the organizations referenced herein.*