

Memorandum to Students on Clinical or Field Education Programs

Congratulations! You have been accepted by one of the many institutions and facilities affiliated with the University of Wisconsin-Milwaukee to provide practicum experience for its students.

Insurance coverage is one of the aspects of your practicum of which you should be aware. The insuring position of the University with respect to your participation in a practicum is as follows:

I. **Liability Protection**

General, professional and medical malpractice is extended to you, while participating at a facility/institution, as afforded by Wisconsin State Statutes under the following conditions:

- A. The program must be sanctioned by the Dean of the College.
- B. Liability protection is extended only for the time specified by the agreement between the affiliate and the School or College.
- C. The program provides credit and is a requirement for your graduation.
- D. You are a registered student in good standing.
- E. If an accident occurs, you were acting within the scope of the program at the time of the incident.
- F. You report any incident which may give rise to a claim to the Program Coordinator or Dean of your School or College. (The Coordinator or Dean will advise UWM's Risk Manager).
- G. Should the incident result in a claim or legal action naming you or UWM staff, you must cooperate fully and follow instructions given to you by the UWM's Legal Affairs or Risk Management staff. (If legal action is needed, legal representation will be assigned by the State of Wisconsin Attorney General.)

II. **Health and Accident Insurance**

Neither health nor accident insurance is provided for you by the University of Wisconsin-Milwaukee or the facility/institution providing your practicum. Be proactive -- make sure that your personal health insurance is in effect and will cover you when you are on location at the facility/institution.

NOTE: The University does not provide insurance for personal property which may be damaged or stolen while you are at a facility or institution. To protect yourself against a potential loss, verify what types of protection you may have under a homeowner's, renter's or automobile policy.

III. **Workers' Compensation Insurance**

Workers' Compensation Insurance is NOT available for you because you are not an employee of the University of Wisconsin-Milwaukee or the facility/institution providing your practicum. Should you become ill or injured as the result of the field training program, THERE IS NO COVERAGE FOR THE COSTS OF MEDICAL INSURANCE. Again, protect yourself by making sure that you have personal health and accident insurance.

IV. Additional Requirements

Many facilities and institutions, regardless of the discipline for which you are taking a practicum, are requiring additional health and safety training, including examinations, immunizations, and criminal background checks. Some facilities also require additional professional liability insurance above the limits provided by Wisconsin State Statutes.

Additional fees and out-of-pocket costs may be required for providing these assurances to the facility/institution. In all cases, you should verify what is required by each facility/institution with the Program Coordinator or Dean of your School of College. Examples include:

1. Proof that health and accident insurance are in effect.
2. Health record and proof of immunizations.
3. A University of Wisconsin-Milwaukee photo I.D. card to be worn while on duty at facility/institution.
4. Criminal background history may be checked.
5. Evidence of competency in:
 1. Regulatory Requirements of the Joint Commission on Accreditation of Health Care Organizations (JCAHO)
 2. CPR Certification
 3. Fire and Life Safety
 4. Chemical Safety
 5. Infection Control
 6. Training in the OSHA Bloodborne Pathogens Standard

NOTE: Check with your Program Coordinator to determine if any of the above may be required. In many cases, you may not be allowed to begin clocking hours on your practicum until all the facility's requirements are met.

Should you have any questions regarding these matters, please contact your Program Coordinator or the Risk Management Office. We wish you well in your clinical internship or field training experience!