

Healthcare Interns & Students

The engagement of an intern is both a rewarding and challenging experience for physicians, surgical centers, hospitals and other healthcare organizations.

Internships also create significant risk management challenges for underwriters of professional, general, non-owned auto, workers compensation and employers liability insurance.

As a general rule, the sponsoring college or university considers the intern to be a student and may not accept responsibility for risk management and liability insurance.

For example if the intern, as an independent contractor student is injured while on the job, it raises the question of whether the injury will be treated as a workers compensation claim or if it provides the intern an opportunity to present you with a general liability claim.

Professional and non-owned auto liability issues are equally challenging.

Our risk management recommendation is that you treat the intern as your employee.

The alternative is to secure from the college or university evidence of insurance with proper insuring agreements including contractual liability.

Please submit contracts for risk management review and consult with your attorney.

John R MacLennan CPCU RPLU/ MacLennan & Bain Insurance/ January 2008