

STUDENT BLANKET INSURANCE PROGRAM

INSURANCE Designed for ALLIED HEALTHCARE SCHOOLS



Almost 1,500 allied healthcare schools, from community colleges to large consortiums with multiple locations, entrust their professional liability insurance to the Student Blanket Program. *One out of three allied healthcare schools in the U.S.* is covered through the Student Blanket Program, making it the largest professional liability insurance program of its kind in the U.S.

While other programs may charge a higher premium for students like physician assistants, nurse practitioners and EMTs, the Student Blanket Program offers the *same low rate to more than 90 specialties*, including pharmacists, physical therapists and dental assistants.

Student Blanket coverage

- Professional Liability: \$1 million per claim/\$5 million aggregate or \$2 million per claim/\$5 million aggregate
- Legal Defense Costs: Paid in addition to liability limits
- Grievance Proceedings: \$10,000 aggregate/\$1,000 per proceeding
- Defendant Expense Benefit: \$10,000 aggregate
- Deposition Representation: \$5,000 aggregate/\$1,000 per deposition
- Assault Coverage: \$25,000 aggregate/\$1,000 per incident*
- Medical Payments: \$100,000 aggregate/\$2,000 per person
- Damage to Property of Others: \$10,000 aggregate/\$250 per incident
- First Aid Expenses: \$25,000 aggregate/\$500 per incident

Program highlights

- Choice of up to \$1 million or up to \$2 million per claim, with \$5 million aggregate limits of liability
- School, faculty and students all covered under one policy
- All allied healthcare programs for nurses, physical therapists, counselors and others consolidated under one policy
- More than 90 healthcare specialties covered at the same rate
- Rates as low as \$13 per student regardless of specialty; competitors often charge higher rates for physician assistant, nurse practitioner, paramedic, EMT students and others
- Premium discounts for schools with over 500 students
- All school sizes from small community colleges to large consortiums eligible
- 35 years of experience working with institutions of higher learning

To learn more about the Student Blanket Insurance Program or how to join our broker network, contact:

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nso **HPSO**

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*Assault Coverage not available in Texas.

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All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy as issued by the insurer. F-11708-0816

**Affinity
Healthcare**