

Information on

General and Professional Liability

For

**University System of the State of
North Carolina**

**Student Interns
(Medical and Non-Medical)**

Administered by:

**North Carolina Association of Insurance Agents
P. O. Box 1165
Cary, NC 27512**

Phone: (919) 863-6522 or (888) 275-8906

**This is a brief summary of the coverage offered to
insured participants. For complete details, please
refer to the policy on file with the agency.**

**If you have a claim or are sued or threatened with
a lawsuit, report the claim immediately to:**

**Lisa Weatherly, CISR, CPIW Account Manager
NCAIA
P. O. Box 1165
Cary, NC 27512
(919) 863-6522 or (888) 275-8906
lweatherly@iianc.com**

Coverage provided by:

**Montgomery Insurance Company
Policy Number: GL 8307690**

Policy Effective Date: 8/15/07 to 8/15/08

Policy is on file with the Administrator

**Coverage for general liability and professional
liability is on an occurrence basis.**

The Program:

The University Student Intern Program provides coverage for an insured party that becomes legally liable to pay damages because of property damage, bodily injury or personal injury because of their participation in a university internship program to which the policy applies. This insurance will also pay those sums, which an insured party becomes legally obligated because of any act, error or omission in the rendering or failure to render professional services in conjunction with an internship.*

This program also includes a medical benefit to participants.**

* Benefits for coverage of events/occurrences are paid solely to 3rd parties for the acts or omissions of an insured.

** An insured is only eligible to receive a medical benefit up to \$10,000 for a covered occurrence.

Who is an Insured Party?

This program can cover students of participating Universities in the NC University System whom are engaging in paid or unpaid internships. These internships must be sponsored, authorized, or approved by the participating University and the student must be included in a list of covered students on file with the company.

Coverage Limits:

\$1,000,000 each occurrence for Bodily Injury, Property Damage, or Personal Injury claims

\$3,000,000 aggregate limit for all Bodily Injury or Property Damage claims

\$1,000,000 each claim limit for Professional Liability and Health Student Professional Liability

\$1,000,000 Products/Completed Operations Liability

\$15,000 for covered medical expenses

Major exclusions to this coverage:

Intentional Acts

Liquor Liability

Pollution Liability

Automobile Liability

Your property or property of others in your care, custody, or control

Employment Practice Liability

Abuse or Molestation

Unauthorized hardware or software tampering, viruses, or use

Fiduciary Liability

Intellectual Property Liability

*Refer to policy for a complete list of exclusions

This policy is active for one semester only