

**RISK MANAGEMENT SERVICES**

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**DISCLOSURE:  
INSURANCE COVERAGE FOR UNIVERSITY INTERNSHIPS FOR CREDIT**

INTRODUCTION

This document is prepared to provide guidance to students and academic programs regarding the types of insurance coverage available to students enrolled in university internship opportunities. The University of Arizona participates in a statutory program of insurance administered by the Arizona Department of Administration, Risk Management Division, as authorized in Arizona Revised Statutes §41-621 *et seq.* Insurance coverage described herein is governed by the provisions outlined in this statutory insurance program.

WHAT ARE INTERNSHIPS?

An internship is a guided learning experience offered by an organization with the student’s academic program and preparation for future employment in mind. An internship is a temporary practical assignment, usually lasting only 1-2 academic terms, with no guarantee of ongoing or future employment. To award credit for internships, academic departments require academic assignments, assess learning, and determine whether/how much academic credit is due.

Students must coordinate with the designated individual within their academic department to determine if the internship will be eligible for academic course credit, and what documentation will be required to support award of credit. The nature of the for-credit internship, and the arrangement in place between the UA and the training site will also influence the availability of one or more types of insurance coverage listed below.

INTERNSHIP DOCUMENTATION

Insurance coverage for university internships for credit may be applicable if there is written approval from the academic advisor or faculty member that documents a connection between the training opportunity and the student’s academic program curriculum. The University of Arizona recommends that this approval be documented by the UA Student Intern Work Plan form and include acknowledgement by the student of receipt of this insurance disclosure.

A training affiliation agreement between the UA and the training site is the preferred method to document an ongoing relationship, and establish the responsibilities of all parties, when the training site does not consider student interns to be employees of their organization.



Affiliation agreements specify which party provides insurance coverage, and the type and extent of that coverage. If there is an expectation that an internship relationship with a training site will be continuing, and the site does not consider interns to be employees of the organization, the academic program should consider formalizing an affiliation agreement with the training organization. Contact Sponsored Projects and Contracting Services or Arizona Health Sciences Contracting for guidance.

If there is no written approval documentation establishing a UA connection to the internship or training activity as a part of the student's academic program, such as the UA Student Intern Work Plan form, UA insurance is NOT APPLICABLE to that activity. In such cases, the student participant assumes all risk of participation.

## TYPES OF INSURANCE

Several types of insurance may be applicable to an internship opportunity. These are listed and discussed in detail below:

Liability Insurance (General and Professional Liability) – This coverage insures an individual or an organization against claims alleged to be the result of negligent acts or omissions. An intern, acting in the course of their authorized duties, is insured by the State of Arizona for liability claims that allege injury or harm caused by the negligence of the intern. Liability insurance pays for legal counsel to defend that claim, and pays damages awarded to the claimant either through settlement or jury award if the case goes to trial. The statutory insurance program described above covers both general and professional liability.

Workers' Compensation – This insurance covers on-the-job injuries to employees, including authorized medical treatment expenses and lost wages if the injury requires missing work. If an internship training site hires a student intern as an employee, then that employer is responsible for providing worker's compensation coverage. Occasionally, an affiliation agreement requires the UA to provide workers' compensation coverage for interns who are neither employees of the UA nor the internship training site. UA Risk Management Services has collaborated with the Arizona Department of Administration, Risk Management Division, to provide this coverage on an extent required basis. Please contact UA Risk Management Services for guidance regarding UA/State of Arizona provided workers' compensation insurance for student interns.

International Insurance – University insurance covers international travel only when it is conducted as a part of official university business. University processes for travel authorization and itinerary registration must be followed to identify the travel as having an official UA purpose, and to ensure rapid access to insurance and assistance if needed while abroad. Most internship experiences are not considered university business. Students registered for Study Abroad units are automatically enrolled in an international insurance program that provides emergency medical care, emergency evacuation, etc. All other students interning internationally are responsible for their own travel and emergency coverage. Contact UA Study Abroad for guidance.

Health Insurance – University students are expected to arrange for their own health insurance through Campus Health, through a family relationship, or directly from a health insurance provider.

UA Risk Management Services (RMS) coordinates university insurance coverage with the State of Arizona, and can assist university departments with coverage questions, and determining which type of insurance is applicable to a particular situation. Contact RMS at 520-621-1790 or [risk@email.arizona.edu](mailto:risk@email.arizona.edu) for assistance.

