

Comparative Value Guide

Internships and Professional Services Liability (IPL) Coverage



United Educators (UE) brings nearly 40 years of education-focused experience providing liability insurance and risk management solutions for educational institutions. We are committed to helping our members address evolving liability risks through personalized service, proactive risk management, and expert claims resolution.

UE offers broad claims-made coverage with options to meet institution's unique needs. Use this guide to compare UE's internships and professional services liability (IPL) coverage with alternatives. Begin by reviewing the coverage and value provided by UE's policy. Then determine if other options provide the same comprehensive benefits. Consider that gaps in coverage may represent a potential liability. If policy coverage or benefits are unclear, ask that carrier's underwriter to state the coverage position.

Discuss your comparison with your UE representative at any time. We are here to help.

IPL Coverage Comparison



Who Is Insured

The policy typically covers:

- The institution
- At the option of the institution, students while they participate in an internship
- Trustees, officers, or administrators
- Faculty, students, teachers, instructors, or other professionals supervising students in an internship program (at the option of the institution)
- Employees and uncompensated volunteers while they provide professional services (at the option of the institution)
- At the option of the institution, internship hosts per written contract, if elected in advance

	UE	Other Carrier	Other Carrier
	Yes		
	Yes		
	Yes		
	Yes		
	Yes		
	Yes		

Tip: Review your policies and procedures to ensure you are keeping interns safe. Ask your UE representative for the checklist series *Protecting Minors on College Campuses*.



What Is Covered

UE

Other Carrier

Other Carrier

The policy typically covers wrongful acts allegedly committed by students of the institution during an internship supporting an academic program such as:

• Marketing	Yes		
• Social work	Yes		
• Health care	Yes		
• Legal	Yes		
• Engineering	Yes		
• Education	Yes		

The policy typically covers wrongful acts while performing acts within the scope of duties assigned by the institution for the following services:

• Legal services (including services provided by an attorney, paralegal, legal consultant)	Yes		
• Architecture services (including services provided by an architect, assistant architect)	Yes		
• Engineering services (including services provided by an engineer, assistant engineer)	Yes		
• Social work services (including services provided by a social worker, social services assistant)	Yes		
• Veterinary services (including services provided by a veterinarian, veterinary technician assistant)	Yes		
• Certain health care service professionals working in facilities owned or operated by the institution (primarily serving students, faculty, and staff)	Yes		
• When connected to an academic degree program, certain health care service professionals providing services to members of the public at a facility owned or operated by the institution	Yes		

Tip: UE recommends drafting agreements with each internship site to help establish responsibility between the host site, the institution, and the student. Ask your UE representative for *Checklist: A Guide for Reviewing Contracts*.



Policy Features

	UE	Other Carrier	Other Carrier
• Limits up to \$3 million per claim and \$6 million aggregate	Yes		
• Limits up to \$35 million available with a UE excess policy (by endorsement only and subject to underwriting review)	Yes		
• Defense costs outside the limits of liability for covered claims	Yes		
• \$0 deductible for covered students	Yes		
• No student internship application questions	Yes		
• Full prior acts coverage, subject to policy terms	Yes		
• Broad definition of internship program	Yes		
• Allied health and non-allied health internships in one policy	Yes		
• No scheduling for internship programs	Yes		
• No reporting requirement of new or expired programs	Yes		

Tip: Before the internship, institutions must communicate with students about transportation, training, supervision, security, workplace safety, and discrimination. Students (or a legal guardian if the student is under 18) should sign a waiver that legal counsel has reviewed. Ask your UE representative for *Checklist: Drafting Effective Releases*.



Risk Management

When purchased with general liability (GL) or educators legal liability (ELL), eligible UE members receive complimentary access to our extensive suite of education-specific risk management services and resources.

• Resource library: Publications, tools, and media addressing key risk topics	Yes		
• Risk advice: Access to UE consultants for tailored guidance	Yes		
• Online training: Interactive courses for students, staff, and faculty	Yes		
• Risk Management Premium Credit (RMPC) program: Up to a 6% premium credit for eligible activities	Yes		



The UE Advantage

UE	Other Carrier	Other Carrier
----	---------------	---------------

UE provides deep education expertise, proactive risk management, and personalized customer service.

• Policy noncancellable except for nonpayment of premium	Yes		
• Underwriters who work with institutions and their brokers to craft coverage solutions for specialized needs	Yes		
• Claims managed by education specialists, with 24/7 access to professional support in the event of catastrophic loss	Yes		
• Financial efficiency to meet the cost of claims and manage the volatility of long-tail liabilities	Yes		
• Mission-driven reciprocal risk retention group partnering with the educational institutions that own and govern us	Yes		



For more information about our liability insurance and risk management solutions, visit www.ue.org or contact your insurance broker.



Education's Own Insurance Company™

UE provides liability insurance and risk management solutions to meet the unique needs of K-12 schools, colleges, and universities. UE serves members from large university systems to small, independent K-12 schools, providing coverage and tools to help institutions confidently manage education-specific liability risks. Founded exclusively for education, UE has received an A (Excellent) financial strength rating from AM Best every year since 1998. UE is among Ward's 50® top-performing insurance companies.

This document is intended to provide a general summary of coverage provided by United Educators' policies. This document should not be interpreted as a promise that all coverages are available to all members or that all claims will be covered. The information contained in this document does not amend or extend the actual policy of insurance. Coverage is provided only by the terms, conditions, and limitations in the actual insurance policy issued by United Educators.

Copyright © 2026 by United Educators Insurance, a Reciprocal Risk Retention Group.
All rights reserved. UE-14080 3/26

