**Professional Liability Insurance**

Professional liability insurance (malpractice insurance) covers the student in cases of professional negligence that results in injury to a patient. Each student enrolled in the Radiologic Sciences Program will automatically be covered under the University General Liability Insurance Policy.

Students enrolled in the Radiologic Sciences program are covered under the St. John’s University Policy for claims that may arise pursuant to their participation in clinical education, because these activities are approved courses of study conducted under the auspices of the University. The policy provides “occurrences coverage,” which protects students from covered incidents regardless of when the claims are filed. **However, this coverage does not extend to any paid or volunteer work in which the student may engage outside the College’s Experiential Training Program.**

Students who wish to obtain their own professional liability insurance are encouraged to seek policies that provide occurrence coverage with minimum limits of $1 million per incident/$3 million annual aggregate.