

As our students plan their internships, the question of liability coverage often comes up. We have compiled some information to assist you in discussing any requirements at your internship location. You should have a conversation with your mentor and, if necessary, arrange for additional coverage before starting your internship.

We have gathered this information to assist you, but if you have any specific questions about your insurance coverage, please consult your professional insurance provider.

### **Veterinarians**

If you are a veterinarian with AVMA PLIT - you are covered even in a different facility. If you do not have AVMA PLIT, please contact your PLIT provider to determine your coverage.

### **Physical Therapists, Veterinary Technicians and Assistants, Vet and PT Students:**

- The vast majority of clinics have liability coverage for volunteers. If the facility owner has AVMA PLIT, volunteers should be covered.
- If the practice does not have volunteer coverage, you can purchase a miscellaneous professional liability policy through an insurance carrier of your choosing. Alternatively, you may choose a different internship location.
- There are unique coverage options for veterinary and physical therapy students. For more information, please see:
  - **Veterinary Students:**  
<https://www.avmaplit.com/products/student-liability/>
  - **PT Students:**  
<https://www.cmfgroup.com/student-professional-liability-insurance/physical-therapy-student-insurance/physical-therapist-student-liability-insurance/>