



To: **Incoming Masters in Community or School Counseling Students and Certificate of Advanced Counseling Studies (CACCS) Students**

From: John Flowers, Field Placement Coordinator

Subject: MA Student Liability Insurance and Background Checks

Congratulations on acceptance to the Masters in Community Counseling, Masters in School Counseling, or Certificate of Advanced Counseling Studies (CACCS) program here at Regent University! The faculty looks forward to working with you during your tenure.

As with any program, there are administrative requirements as part of your preparation for entering our program. The School of Psychology and Counseling (SPC) requires Nationwide Criminal Background Checks and Malpractice Insurance coverage for every student during the duration of their program. Please make note of the following procedures and submit information as requested below:

Background Checks**

The SPC has a criminal background check for all of its students that is implemented through each program. For the Masters and CACCS students, they are assessed a one time fee through their Practicum course that covers this comprehensive background check. The background check is standardized and mandatory for all students. Any student who has a criminal offense documented through this procedure will have to address this on a case-by-case basis with the assigned Instructor of Counseling Skills and Techniques (COUN 521) and the Program Chair, Dr. Benjamin Keyes, (MA Handbook, pg. 77).

All students will sign a release form during the SPC New Student Orientation in August. Background checks will be initiated through a company called *HireRight*. Areas of concern shall include, but are not limited to, felony convictions, especially those involving harm to others, theft or fraud convictions, and patterns of misdemeanors other than moving traffic violations. International students will be responsible for the normal fee (assessed in the Practicum course), and any amount over \$100. Students will be notified by the Field Placement Coordinator should the fee exceed \$100 and will then arrange for payment of the balance. For more information, students should speak with the Field Placement Coordinator.

All criminal background records will be retained by the Field Placement Coordinator in confidential files during the student's program tenure. Upon program completion, records will be retained by the Office of the Dean. All such records will be destroyed after ten years, unless their retention is required by accreditation agencies or by law. Only the student, the Vice-President for Academic Affairs, the Dean of the School of Psychology and Counseling, the SPC Field Placement Coordinator, the Faculty, appropriate staff, and the Program Chair will have the right

to examine the contents of these confidential files, unless their disclosure is necessitated in the context of an appeal, their release is ordered by a court or other legal authority, or their release is otherwise authorized by the student.

Malpractice Insurance**

Verification to be submitted to the Field Placement Coordinator Office by September 1st for each academic year

It is also the policy of the MA and CACS programs to require current students to obtain malpractice insurance. **This insurance is a safeguard and must be maintained throughout the duration of the program.** For those students completing their clinical work in the Commonwealth of Virginia, a minimum amount of two million dollars incidental coverage with a four million dollar aggregate is needed for annual liability coverage (\$2,000,000/\$4,000,000). For students whose clinical work is done outside of the Commonwealth of Virginia, the state's minimum requirement for coverage must be met, which is typically \$1,000,000/\$3,000,000, although it may be higher. During a student's tenure, proof of coverage will be required by September 1st of each academic year, including the first year of study. **Students failing to show evidence of insurance liability coverage prior to September 1st will be automatically stopped-out of their classes until policy compliance occurs.** The student is responsible for renewing this coverage each year in the program and for turning in a copy of the insurance face sheet to the Field Placement Coordinator.

Students are encouraged to consider various insurance programs. Generally, premiums range from \$30-50 per year of coverage, and membership to a premier counseling/psychology organization may be required. Though membership in a professional organization is highly encouraged by the School of Psychology and Counseling, it is not required. Just for comparison, a low premium for a licensed professional with the same amount of coverage would exceed several hundred dollars.

To help students get started, here listed are some carriers that have been used by previous cohorts. If you have any questions about any of these companies, please contact the Field Placement Coordinator.

- ❑ American Professional Agency
www.americanprofessional.com
800-421-6694 or 631-691-6400

- ❑ Lockton Risk Services, Inc.
<http://ahc.lockton-ins.com/pl>
800-253-5486

- ❑ American Psychological Association
www.apait.com
877-637-9700
Offers \$2 million/\$6 million for students in Virginia
All other students can only receive a lower rate through APA

- ❑ CPH and Associates
www.cphins.com/Applications/applications2.htm
Does not offer the \$2 million/\$4 million coverage, but does have other coverage available.

- ❑ American Counseling Association Insurance Trust, Inc
www.hpsso.com
800-347-6647

Once coverage and a face sheet is obtained, a copy can be faxed to 757-352-4263, emailed to johnflo@regent.edu , submitted in person to CRB 232A, or mailed to the following address:

Mr. John Flowers
Field Placement Coordinator
Regent University School of Psychology and Counseling
1000 Regent University Dr., CRB 232A
Virginia Beach VA 23464

Be sure to keep a copy of your insurance face sheet for yourself as you will need it often. Again, you will be presenting a copy of your coverage to the Field Placement Coordinator prior to arranging a field placement. God bless you as you begin your program!

*Face Sheet includes all coverage items – your name, address, the companies name & address, the amount of coverage, the start and end date of coverage, and policy number. *Application* printouts/copies are not acceptable; it must be a copy of the face sheet of your *actual* policy.

**All guidelines are subject to changes and updates. Students will be notified in the event of any change in these guidelines.