



AMERICAN COUNSELING  
ASSOCIATION

**American Counseling Association  
Student Liability Insurance Program  
FAQs**

**1. Why am I getting professional liability insurance through my American Counseling Association (ACA) student membership?**

The ACA, through an agreement with Healthcare Providers Service Organization (HPSO) and its underwriter, American Casualty Company of Reading Pennsylvania, a CNA company, is providing eligible **ACA student members** (see definition below) with professional liability insurance coverage as an additional value-added benefit of membership.

**2. Who is covered?**

Registered ACA student members are eligible for coverage when they are enrolled and engaged in a master's degree counseling curriculum at a post secondary institution. Coverage is available to ACA student members solely while performing counseling services related to such curriculum.

**3. Who is not covered by this policy?**

Coverage does not extend to ACA student members enrolled in a bachelor's degree program, doctoral degree program or other post master's program. Licensed counselors are not eligible for coverage under this policy. If this Evidence of Insurance has been received by an ineligible ACA student member in error, there is no coverage afforded to that member under this policy. ACA recommends contacting HPSO for professional liability insurance coverage at [www.hpso.com](http://www.hpso.com).

**4. When am I covered?**

Coverage is available to ACA student members solely while performing counseling services related to their master's degree counseling curriculum. Coverage terminates when the student graduates from their master's degree program, or their ACA membership is terminated or expires or the master policy is non-renewed or cancelled. **The ACA membership expiration date is the policy expiration date.**

It is vital that you renew your ACA membership before your expiration date to maintain coverage. The ACA membership expiration date is the policy expiration date.

**5. What is professional liability insurance coverage?**

Professional liability insurance covers insureds for amounts up to the limits of liability that insureds become legally obligated to pay as a result of a professional liability claim arising out of a medical incident.

**6. What coverage does the policy provide? What activities does it cover?**

The ACA Student Policy is designed to provide registered ACA students with professional liability protection while performing counseling services (e.g. practicum and internship) related to their master's degree counseling curriculum. This policy will pay for defense against covered claims and provide professional liability limits up to \$1,000,000 per claim, up to \$3,000,000 annual aggregate, subject to a master policy aggregate. Your limits may be eroded or reduced by others who are covered under this policy. For more information visit [www.counseling.org](http://www.counseling.org).

**7. How do I know I am covered?**

When your ACA eligible student membership is current and paid in full, you will automatically receive Evidence of Insurance by mail. If you need another copy, please call ACA at 1-800-347-6647 ext. 222.

**8. Who do I call in case of a claim?**

To report an incident or claim involving your counseling services, please contact HPSO at 1-888-253-1474.

## **9. What happens after I graduate?**

The ACA Student policy coverage terminates on the date you graduate from a master's program. For students beginning, or already enrolled in, a doctoral degree program or other post master's program, ACA recommends you contact [www.hpsso.com](http://www.hpsso.com) to seek professional liability insurance coverage.

## **10. If I saw a client during practicum or internship and they file a lawsuit after I graduate, am I covered??**

The ACA student policy is written on an **occurrence** form. An occurrence policy provides coverage for injury or damage that takes place during the policy period, **regardless of when the claim is reported**. Thus, the ACA student policy provides long-term protection for a covered claim that may arise in the future – subject to the available limits of liability.

For more information and examples on how the different types of insurance cover you, visit [www.hpsso.com/claimsmade](http://www.hpsso.com/claimsmade).