

## **Western University Disability and Professional Liability Insurance Coverage for Clinical Training Activities (i.e., Practica or Program-Sanctioned hours).**

### **Note:**

- All practica or program-sanctioned hours must be approved in advance by the student's clinical supervisor (or clinical trainer), research supervisor and the clinical practicum coordinator, via the Intent to Register in a Practicum/Program Sanctioned hours form.
- These clinical training activities need not be a graduation requirement (i.e., could be akin to an elective course for the student). Accordingly, the insurance would cover training by a registered mental health professional who is not a doctoral level psychologist.
- Students engaging in clinical training activities not covered by Western's insurance, can purchase professional liability insurance from BMS (<https://www.psychology.bmsgroup.com/>). As of July 2023, that cost was \$269.00. Most of that amount would be covered by the department's Graduate Student Professional Development Fund, which, in 2022/23, was \$250 per year. Once a student purchases insurance, they would need to continue purchasing insurance annually, as the coverage is for the year in which a claim is made, not the year in which the alleged incident occurred.

### **Western's Insurance WILL cover following activities:**

**Unpaid clinical practicum supervised by doctoral level psychologists** professionally responsible for the case(s) in question. Or clinical practica supervised by senior trainees who themselves are being supervised by the doctoral level psychologists with primary responsibility for the case(s) in question.

**Unpaid clinically-relevant research assistant work** (e.g., administration of SCIDS, delivery of standardized clinical interventions) **in a full-time UWO faculty member's lab.** If that faculty member is not a doctoral level registered psychologist, then a doctoral level registered psychologist needs to be designated as the secondary supervisor.

**Unpaid clinically-relevant research assistant work** (e.g., administration of SCIDS, delivery of standardized clinical interventions) **in a non-full time UWO faculty member's lab** (e.g., in an Adjunct faculty member's lab). If that individual is not a doctoral level registered psychologist, then a doctoral level registered psychologist needs to be designated as the secondary supervisor.

**Unpaid Clinical Work under the 'training' (not supervision) of a registered mental health professional who is not a doctoral level psychologist.** (Caveat: To meet the program requirements, before they leave for residency, the student must have accrued at least 300 direct clinical contact hours supervised by a doctoral level psychologist.)

**Paid clinically-relevant research assistant work** (e.g., administration of SCIDS, delivery of standardized clinical interventions) **in a full-time UWO faculty member's lab**. The student would be covered as a UWO employee. If that faculty member is not a doctoral level registered psychologist, then a doctoral level registered psychologist needs to be designated as the secondary supervisor.

**Paid Clinical work in a Western University Setting**. The student would be covered as a UWO employee.

### **Western's Insurance WILL NOT cover:**

**Paid clinical work in a non-Western University setting**. The student should check with their employer to see whether their employer's insurance covers their work as an employee.

**Paid clinically-relevant research assistant work** (e.g., administration of SCIDS, delivery of standardized clinical interventions) **in a non-full time UWO faculty member's lab** (e.g., in an Adjunct faculty member's lab.). (Again, if that individual is not a doctoral level registered psychologist, then a doctoral level registered psychologist needs to be designated as the secondary supervisor.) The student should check with their employer to see whether their employer's workplace insurance covers their work as an employee.