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Revision Responsibility: Professional Education Council (PEC)  
Responsible Employee: Co-Directors, Educational Field Experiences

**Purpose:**

To outline the policy for students to obtain or waive professional liability insurance during student teaching experiences as part of their program requirements within the Professional Education Unit at The University of Southern Mississippi.

**Policy:**

As part of professional teacher education preparation, candidacy teaching experiences take place in school systems beyond The University of Southern Mississippi campus. There are certain risks involved in working with children during candidacy. Courses requiring students to deal with human subjects require students to be covered by malpractice liability insurance. It is highly recommended that each candidate has liability coverage before working with children during candidacy. Teacher candidates must provide evidence of having adequate tort liability insurance or waive such coverage in writing (written or electronic). Should a student waive professional liability insurance coverage, they must agree to the following statement: "I have been informed of the possible liability risks during practicum and clinical experiences and the need for professional liability insurance. I waive additional coverage and in doing so, I assume full responsibility for my protection during candidacy teaching and relieve all parties of my responsibility."

**Procedure:**

The Educational Field Experiences Office maintains documentation of this policy including the candidates' insurance company they are using and the period of coverage for their policies. This information is gathered during the student teaching application process on Tk20.