

INSURANCE OPTIONS AND REQUIREMENTS

As a student in Western Seminary's counseling program you are **REQUIRED** to obtain professional liability insurance. This coverage must be obtained **before** the start of the student's practicum, usually the second year of the counseling program.

One option is the American Counseling Association Insurance Trust, Inc. (ACAIT), who has partnered with [Healthcare Providers Service Organization \(HPSO\)](#). You can visit this site directly at or via the American Counseling Association's site at www.counseling.org. As of printing, students may join the American Counseling Association for \$105 and receive professional liability insurance at no additional charge.

Students may also purchase insurance from HPSO directly. Please visit the website at www.hpso.com for an application or to apply online. Simply click on Professional Liability Insurance – Student. The process will probably take three to four weeks, so plan accordingly with the beginning of your internship.

CPH & Associates also offers student liability insurance. You can apply online at www.cphins.com or call them at (800) 875-1911.

You are also welcome to look into other options for liability insurance. Once you have become insured be sure a copy of your insurance cover sheet or **CNF020** is given to the Counseling Administrative Assistant for your file.