TO: Clinical Psychology Students  
FROM: Director of Clinical Training  
RE: Student Professional Liability Insurance

Students must submit written proof to the Director of Training that they carry professional liability insurance prior to the approval of a site. The minimum requirement for student insurance coverage must be one million dollars ($1,000,000.00) per individual incident and three million dollars ($3,000,000.00) aggregate. Pacifica Graduate Institute does not carry liability insurance for students. Please note that this insurance covers students only for “activities that are required by (your) graduate program.” It will, therefore, provide coverage for you only while working at a Pacifica-approved practicum/internship site and only while you are supervised by a Pacifica-approved supervisor. Coverage under a different occupation (such as MFT, LCSW, etc.) is not sufficient.

**You must maintain this coverage even if the site provides coverage for you.**

Students may obtain a policy with any one of the following:

- **American Psychology Association Insurance Trust (APAIT)**  
  Professional Liability Insurance Program, P.O. Box 9324  
  Des Moines, Iowa 50306  
  (800) 477-1200   $35.00 Annual Premium – [www.apait.org](http://www.apait.org)  
  *Individual must be a student member of the American Psychological Association (APA) (800) 374-2721

- **American Professional Agency**  
  95 Broadway, Amityville, NY 11701  
  (800) 421-6694 or (516) 691-6400  
  *Individual must not be receiving compensation at the site to be considered for this student liability insurance policy.  
  $35.00 Annual Premium

- **CANADIAN RESIDENTS**  
  *Individual must be a student member of The Canadian Psychological Association and the Provincial Association of Psychologists who co-sponsor a professional liability insurance program with:  
  BMS Group  
  955 Green Valley Crescent, Suite 290, Ottawa, ON K2C 3V4.  (855) 318-6038

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