

INFORMATION REGARDING LIABILITY PROTECTION AND WORKERS' COMPENSATION INSURANCE FOR INTERNS

To the Intern and the Internship Provider/Supervisor:

It is imperative that you read and understand the following information regarding internships, both remunerated and non-remunerated, required and optional. Then sign the statement acknowledging that you have done so.

Most of the following information is taken from <http://rmi.prep.colostate.edu/workers-compensation/> and all has been approved by an Office of Risk Management representative. If you have any questions please call Risk Management front desk at 491-6745. The Office of Risk Management is housed with EHS in the General Services building, west of the CSU athletic track.

Introduction:

The protections provided against liability and the coverages for workers' compensation are both statutory under Colorado law. However, they are different laws, and there may be cases where a student intern will have one but not the other. The following applies for students registered for internship courses at Colorado State University. Regardless, protections and/or coverages provided apply only while the student is engaged in the scope of assigned duties.

Liability Protection and Insurance

Students serving in internships have some insurance protections and insurance provided by the university.

Liability protection is provided through immunity under the Governmental Immunity Act. These protections are only provided for required internships at CSU and are never provided for optional internships. Student interns are protected by the University's liability while under the direct supervision and control of the university. No protection is provided if acts are willful, wanton, intentional or criminal.

Please Note: If an intern is using a personal vehicle to perform internship duties, he/she is responsible for insurance coverage and damages. Interns should check with their insurance companies to be sure their automobile insurance (and, in the case of bicycles, their personal property insurance) is up to date.

Workers' Compensation Insurance

Benefits due an injured employee are mandated by Colorado Statute (8-40-101 CRS et seq). Workers' Compensation insurance covers University paid employees, including students paid by CSU, whose claim is found compensable. This includes interns and graduate assistants performing work for which they are paid through the payroll. **Students serving in unremunerated internships at/with Colorado State University are not covered by Workers' Compensation.**

Workers' Compensation insurance is provided to student interns serving in Qualified for credit internships at/with a cooperating agency either by the cooperating agency if the student is remunerated in any way (including salary, , or room and/or board), or by the workers' compensation insurance of the University **if the student is not remunerated by the cooperating agency**. For more information on student internships please see <http://rmi.prep.colostate.edu/workers-compensation/internships/>

If the internship is unpaid and with/at CSU it is considered Academic in nature and not considered for Workers' Compensation Coverage.

In the Case of Injury or Illness within the Scope of Assigned Duties

- All claims for Workers' Compensation must be filed with CSU's Office of Risk Management within 4calendar days of the occurrence of the injury or illness. Thus, it is essential that, in the case of work related injury or illness, interns immediately inform the English Department Internship Coordinator (Cassie.Eddington@colostate.edu, 970-491-3438) and/or the English Department Office Manager, 491-6429), or the English Department Chair, Louann Reid (Louann.Reid@colostate.edu). File a claim at <http://rmi.prep.colostate.edu/workers-compensation/file-an-incident/>
- Case handling for individual claims is the responsibility of the Office of Risk Management.
- All claims for Workers' Compensation for injuries that require medical care need to be treated at one of CSU's Authorized Treating Physicians., in order to receive consideration for payment of medical treatment. See the RMI Web site for a complete list of Authorized Treating Physicians(ATP). <http://rmi.prep.colostate.edu/workers-compensation/authorized-treating-physicians/>

Please Note:

- In all cases, if any coverage is provided by the placement business or agency, the student's internship supervisor (from the agency) must provide the necessary paper work informing the intern of the specifics of this coverage.
- If a cooperating agency requests certification of protections and insurance provided to the student intern by the University , this must be requested from RMI by furnishing the required information on department letterhead (see Risk Management & Insurance Web site for required information). <http://rmi.prep.colostate.edu/>
- **In all cases, it is prudent for the student to have his/her own insurance** and to contact his/her insurance agent regarding the specific types of coverage (including Professional Liability). Those individuals not covered for workers' compensation are encouraged to provide personal medical insurance coverage for injuries.

Check-List for Liability Protection and Workers' Compensation—Please Check Those That Apply to Your Internship

Personal Health Coverage/Insurance

_____ Student serving internship has own insurance coverage (see above)

Liability Protection

_____ Only required internships at CSU, directly supervised and under the direct control of a CSU employee, are provided with Liability Protection (see website).

Workers' Compensation

_____ Student serving internship at/with CSU, Unremunerated—Is not covered by CSU's Workers' Compensation Insurance

_____ Student serving in a Qualified internship at/with CSU, Remunerated—Is covered by CSU's Workers' Compensation Insurance (make sure the paperwork is in place and documented)

_____ Student serving internship with cooperative (non-CSU) agency, Unremunerated—Is covered by CSU Workers' Compensation Insurance Make sure they meet the criteria for Qualified internship

_____ Student serving internship with cooperative (non-CSU) agency, Remunerated—Is not covered by CSU; is covered by cooperative agency

I hereby acknowledge having read and understood the above information/warning.

Student Intern: _____ Date: _____

Supervisor (Cooperating Agency or CSU [if the internship is supervised by a member of the CSU

faculty or staff): _____ Date: _____