



INDIAN RIVER STATE COLLEGE

Indian River State College (IRSC)

**ALLIED HEALTH STUDENT ACCIDENT-INCIDENT CLAIMS AND INSURANCE
REPORTING PROCEDURES**

IRSC Allied Health Students, while participating in their Program of Study, is provided coverage for Professional Liability (Malpractice), which includes accidents-incidents involving students and/or patients.

The IRSC Student Accident-Incident Coverage is not intended as 24-hour/7-day per week coverage; it only covers students for injuries or exposures that occur during classroom or clinical settings. It is health coverage and does not cover student illnesses.

Any accident or incident that involves an IRSC Allied Health Student while participating in a College- related Allied Health Program of Study, including classroom, laboratory settings or clinicals, should be reported immediately to the program supervisor.

If an accident –incident is life threatening, please call 911.

REPORTING AN ALLIED HEALTH STUDENT OR PATIENT INVOLVED ACCIDENT- INCIDENT:

Allied Health claims can involve an injury to a patient caused by an Allied Health Student or an injury to an Allied Health Student.

INJURY TO A PATIENT (Professional Liability or Malpractice Coverage):

1. Complete a **FCSRMC Accident-Incident Report** (Sections 1, 4, 5, 6, and 7).
 - a. The patient's/claimant's name, address, phone number, etc., should be listed in Section 4 and a signature is required in Section 7. The involved student's supervisor should assist in filling out this report and must sign in Section 7.
2. On a separate sheet of paper, provide details on the following information.
 - Specific details on the injury (what happened and why, etc.)
 - Allied Health Program of Study
 - Faculty member supervising the student and contact phone number
 - Department Head of the Allied Health Program involved and contact phone number
 - Name and address of the medical facility involved
 - Supervising person at the medical facility and contact phone number

INJURY TO AN IRSC ALLIED HEALTH STUDENT (Student Accident-Incident Coverage):

1. Complete a **FCSRMC Accident-Incident Report** (Sections 1, 4, 5, 6, and 7).
 - a. The student's name, age, address, phone number, etc., should be listed in Section 4 as claimant, and the student and supervisor must sign in Section 7. **NOTE:** IRSC Allied Health students are not College employees and the claim is not be considered a workers' compensation claim.
2. Complete an AG Student Accident Claim Form.
 - a. A student signature is required (parent or guardian signature, if participate is a minor).
3. The above-referenced claim forms (2) should be forwarded to IRSC Office of Facilities and Sustainability-Risk Management for processing.
4. When an IRSC Allied Health Student is involved in an accident-incident while participating in a classroom, laboratory setting or clinicals and sustains an injury or an exposure, there is accident insurance which may be considered as secondary insurance coverage. All Allied Health students are required to carry health insurance coverage which is considered primary coverage. If an accident-incident occurs, any medical expense claim should be filed first with the student's primary insurance carrier and then filed with IRSC Allied Health Student Accident Insurance (secondary insurance coverage).
 - a. When filing a medical claim through IRSC Student Accident Coverage, the student is responsible for providing copies of medical bills to the Office of Facilities and Sustainability-Risk Management for processing.