



**American Association for
Marriage and Family Therapy**

Advancing the Professional Interests
of Marriage and Family Therapists

Student Liability Insurance Program FAQ's

1. Why am I getting professional liability insurance through my AAMFT membership?
 - a. The AAMFT has made this coverage available through CPH and Associates as a means of increasing the value of AAMFT student membership.
2. How do I know I am covered?
 - a. When your AAMFT student membership is current and paid in full, you will automatically receive your Certificate of Insurance by email. You can also download your certificate at www.cphins.com through the Customer Document Lookup, using the personal information (mailing address, and phone number) provided to AAMFT.
3. When am I covered?
 - a. Coverage is available to AAMFT student members solely while performing marriage and family therapy services related to their clinical Master's degree or Doctoral degree at a post secondary institution. Coverage terminates when the student graduates from the program, or their AAMFT membership is terminated. The AAMFT membership expiration date is the policy expiration date. It is vital that you renew your AAMFT membership before your expiration date to continue coverage.
4. What coverage does the policy provide? What activities does it cover?
 - a. The AAMFT student policy is designed to provide registered AAMFT students with professional liability protection while performing therapeutic services (e.g. practicum) related to their clinical Master's degree or clinical Doctoral degree at a post secondary institution. This policy will pay for defense against covered claims and provide professional liability limits up to \$1,000,000 per claim, and a \$3,000,000 annual aggregate
5. Who is covered?
 - a. AAMFT student members are eligible for coverage when they are enrolled and engaged in clinical Master's degree, or clinical Doctoral degree at a post secondary institution. Coverage is available to AAMFT student members solely while performing marriage and family therapy services related to such a curriculum.
6. Who is not covered?
 - a. Licensed Marriage and Family Therapists, or other licensed professionals, are not eligible for coverage under this policy. Neither are those who are Post Masters or Post Doctoral working under supervision towards a license. If proof of coverage has been received by an ineligible AAMFT student member in error, there is no coverage afforded to that member under this policy. AAMFT recommends contacting CPH and Associates for professional liability insurance at www.cphins.com.
7. What is professional liability insurance

- a. Professional liability insurance covers the insured for amounts up to the limits of liability that insurers become legally obligated to pay as a result of a claim for negligent acts, errors or omissions arising out of a covered incident.
8. Who do I call in case of a claim?
- a. In the event of a situation that could lead to a claim or suit, please contact CPH and Associates at 800-875-1911
9. What happens after I graduate?
- a. Coverage under the AAMFT Student policy terminates on the date you graduated from a clinical masters or doctoral program. CPH and Associates offers Post-masters and Post-doctoral coverage at a discounted rate. You will be contacted by CPH 60 days prior to your graduation with the form necessary to upgrade your coverage to protect you while you are working under supervision towards a license.
10. If I saw a client during practicum or internship and they file a lawsuit after I graduate, am I covered?
- a. The AAMFT student policy is written on an **occurrence** form. An occurrence policy provides **lifetime coverage** for the policy period. Therefore if a claim or suit is alleged for dates of treatment arising during the policy, the insured is covered up to the limits of liability regardless of when the claim is reported.