



# Risk Bulletin

A Publication of Marsh's Education Practice



## Foreign Medical Students General and Malpractice Liability Coverage

Marsh has been approached by several universities to arrange coverage for foreign medical students who are taking electives at their institution.

It is our understanding that some universities do not register these students, and, as such, Canadian Universities Reciprocal Insurance Exchange (CURIE) does not extend liability coverage to cover liabilities arising out of the activities of these students. These students may not have coverage or the limits provided by their home institution may be inadequate compared to the limits of liability acceptable to the institution. Further, for coverage to apply in Canada, the coverage territory of their home institution's insurance policy must be "worldwide".

Marsh can assist you in obtaining coverage for foreign medical students, where you have visiting students that will not be covered by your CURIE program because the students are not registered, and have no insurance or inadequate limits. Insurers are unable to provide coverage for foreign students on an individual basis; however, they will provide coverage for the institution for all foreign medical students.

We may also review certificates of insurance received from the home institution to let you know if the coverage is adequate.

Call your Marsh Client Executive for additional information.

*The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.*

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