

Professional Liability Insurance

As a student in the Counselor Education Program, you have chosen to enter a profession which may involve interaction with people in sensitive, emotionally charged circumstances that may lead to an expensive law suit even when allegations are unjustified. To financially protect you from this experience, we require that you have some sort of professional liability insurance while enrolled in EDCO 292.

If you are employed by the setting in which you are doing your fieldwork, you may be covered by their liability insurance. Ask the appropriate office to verify your coverage in writing and provide a copy for the EDCO Program.

If you do not already have professional liability insurance, you may purchase it by becoming a student member of a professional association such as the American Counseling Association (ACA) or the California Association for Counseling and Development (CACD). Links to both associations are provided below. Provide verification of your insurance enrollment for the EDCO Program.

[ACA Membership](#)

To obtain professional liability insurance you need to be a member of a professional organization. The American Counseling Association is a national counseling organization. You can apply to be a student member. As a member you will receive the newspaper and the magazine Journal of Counseling and Development. For a membership application, write to: ACA Membership, 5999 Stevenson Ave., Alexandria VA 22304-3300; or phone: 800-347-6647, or on the internet go to www.aca.com.

[ACA Insurance](#)

ACA Professional Liability Insurance is provided by the ACA Insurance Trust Inc., and may be contacted at 5999 Stevenson Ave., Alexandria VA 22304-3300; Phone: 800-347-6647, or www.acait.com. Be sure to obtain the insurance application form at the same time you request the membership form. They are separate applications.

CACD Membership

The California Association for Counseling and Development is a branch of ACA at the state level. Therefore, it is a state counseling organization. As a student member you will receive its newsletter and CACD Journal.

CACD Insurance

CACD Professional Liability Insurance provides Occurrence Coverage for students. As a student member you have three options to receive liability limits 1,000,000 each incident with 3,000,000 aggregate for \$12.00.