

# Insurance Requirements

There are several types of insurance coverage for which students and employers must be provided information before accepting any WBL position.

1. **Accident Insurance.** The student is highly encouraged to be covered by adequate health and accident insurance during a WBL experience. WBL students are highly encouraged to purchase their personal “accident” insurance, either through the college or through an individual policy. This insurance should cover the WBL student en route as well as on the work site. The WBL student may be required to provide the name of the insurance company and policy number on the “Placed Student Information Worksheet” prior to beginning the WBL activity, if not automatically covered by the college student insurance policy. This information should be placed in the student’s WBL file.
2. **Workman’s Compensation Insurance.** The employer may be required to provide “workman’s compensation” coverage at the place of employment for the WBL student (for paid positions) during the entire length of the WBL activity. North Carolina law requires all employers to provide this coverage if employing three (3) or more employees.
3. **Unemployment Insurance.** By action of the federal government and the North Carolina General Assembly, WBL students may not apply for unemployment insurance based upon WBL employment. Therefore, unemployment insurance premiums shall not be paid on WBL students working in the state. NOTE: Reference the General Statutes of NC, 1974 Cumulative Supplement, Chapter 96-8, Section G, No 16 and the ratification of HB247, on April 2, 1985, Section 1.G.S.
4. **Additional Insurance Information**
  1. A college may require WBL students to obtain professional liability insurance from the college (in addition to accident insurance). Typically, this requirement is for early childhood, human services, and nursing curriculums.
  2. An employer may provide health and accident insurance for WBL students as a benefit of employment.
  3. An employer may require that a WBL student enrolled in an Early Childhood Program be covered by a “Child Care liability” insurance policy. If so, the provision of this insurance becomes the responsibility of the employer.