IRSC Allied Health Students, while participating in their Program of Study, is provided coverage for Professional Liability (Malpractice), which includes accidents-incident 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 settings and clinicals, should be reported immediately to the program supervisor.

If the claimant injury involves a blood borne pathogen situation or if immediate medical attention is needed, please contact the IRSC Health and Wellness Center at the Main Campus, “U” Building. (Please see contact information below if you have questions.)

If an accident-incident is life threatening, please call 9-911 or the IRSC Security emergency line – 772-462-7777 or extension 7777.

CONTACT INFORMATION:
- IRSC Assistant Dean of Facilities and Sustainability
  - Sean Donahue - 772-462-7360
- IRSC Administrative Assistant to the Assistant Dean of Facilities and Sustainability
  - Terry Lynch - 772-462-7360
- IRSC Campus Security
  - Main Campus - 772-462-4755
- IRSC Health & Wellness Office
  - Main Campus - 772-462-7825
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 (copy attached) (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. It is also important to complete an Allied Health Incident form (copy attached) or attach a sheet of paper detailing the following information.
   - Date, time, and physical location of accident/incident
   - Claimant information; include address and contact phone number of patient
   - Name of student involved in the accident/incident, address, and contact phone number
   - 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 should not be considered a workers’ compensation claim.

2. Complete an Allied Health Incident form (copy attached).
   a. Student and supervisor should complete the form.

3. Complete a Notice of Claim form (copy attached).
   a. Select applicable section (parent/guardian or adult claimant) at the Claimant Certification section. A printed name and signature are required at the bottom of both pages.

4. The above-referenced claim forms (3) should be forwarded to Terry Lynch, IRSC Office of Facilities and Sustainability (Main Campus, Office #S-233) for processing. (Please see contact information below if you have questions.)

5. When an IRSC Allied Health Student is involved in an accident-incident while participating in a classroom setting or clinicals and sustains an injury or an exposure, there is accident insurance which is considered 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). The only exception to this rule is if the student’s personal insurance coverage is with Medicaid. IRSC student accident coverage would then be considered as primary 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 (Main Campus, S-233) for processing.