



482 - Medical Program Liability Coverage and Clinical Location Reporting Operational Procedure

Purpose:

To establish a consistent process for identifying medical and healthcare programs and clinical placement locations requiring professional liability coverage, Certificates of Financial Responsibility, or other insurance-related documentation and to ensure required information is submitted in accordance with State of North Dakota Risk Management requirements before students begin clinical or other experiential learning activities.

This procedure supports compliance with the State of North Dakota (ND) Risk Management requirements and applies in conjunction with [Operational Procedure 480 – Experiential Learning Reporting](#).

This procedure applies to all Bismarck State College credit and non-credit programs requiring professional liability coverage, participation in the North Dakota Students in Medical Programs coverage, Certificates of Financial Responsibility, or other insurance documentation for student clinical, internship, practicum, or experiential learning placements.

Definitions

Clinical Placement: A supervised learning experience occurring in a healthcare or clinical setting that is required for completion of a program.

Professional Liability Coverage: Professional liability insurance coordinated through State of North Dakota Risk Management for approved medical and healthcare programs that are listed and scheduled under the applicable policy. Programs must be scheduled before coverage is effective, and coverage cannot be backdated.

Certificate of Liability or Financial Responsibility: Documentation issued by State of North Dakota Risk Management verifying applicable liability coverage for a clinical placement location or affiliated facility when requested.

Designated Campus Coordinator: The employee assigned responsibility for coordinating medical program liability coverage, annual program and clinical location reporting, Certificates of Financial Responsibility, communication with State of North Dakota Risk Management, applicable offices, and maintenance of related records.



Coverage Year: The annual professional liability coverage period beginning July 1 and ending June 30.

Roles and Responsibilities

Academic Program (Assistant Dean/Program Director)

- Identify clinical placement locations.
- Review the annual list of programs scheduled for professional liability insurance and verify the program title, approximate number of students, and whether the program should be added, renamed, updated, or removed.
- Identify programs and activities that include clinical, internship, practicum, or placement experiences.
- Notify the Designated Campus Coordinator of additional students, placement changes, cancellations, date changes, or changes in facility requirements. Ensure students do not begin an applicable experience until the program has received confirmation that required submissions or documentation have been completed.

Designated Campus Coordinator (VPAA Administrative Assistant)

- Coordinate annual fiscal year reporting.
- Submit program and location information to State of North Dakota Risk Management.
- Request Certificate of Financial Responsibility Forms.
- Maintain required documentation and records.

Procedure:

1. Compliance Requirement

Medical and healthcare programs requiring participation in the Scheduled Students in Medical Programs – Professional Liability Insurance must be listed and scheduled under the applicable policy for coverage to be effective.

Coverage cannot be backdated. New programs must be submitted to the Designated Campus Coordinator and scheduled with State of North Dakota Risk Management before the program or covered student activity begins.

Academic programs shall ensure all required program and clinical placement location information has been submitted in accordance with State of North Dakota Risk Management requirements before students begin clinical or other covered experiential learning activities. Students may not be assigned to a new clinical placement location until required reporting has been completed and, when applicable, a Certificate of Financial Responsibility has been obtained.



2. Annual Program and Clinical Location Review

Each year, prior to July 1, the Designated Campus Coordinator shall coordinate the annual review for the upcoming July 1 through June 30 fiscal year by

- Reviewing participating medical programs.
- Verifying program contacts.
- Identifying known clinical placement locations anticipated during the upcoming fiscal year.
- Submitting required program and clinical location information to State of North Dakota Risk Management.
- Identifying new, modified, or discontinued programs.

3. Clinical Placement Location Updates

The Assistant Dean and/or Program Director shall provide the Designated Campus Coordinator with information necessary to obtain required coverage, whenever

- A new clinical placement location is added.
- The clinical placement location changes.
- A placement location is discontinued.
- The facility requires a Certificate of Financial Responsibility.

New or revised clinical placement location information shall be submitted to the Designated Campus Coordinator immediately upon identification and before students begin clinical experiences at that location.

4. Certificates of Financial Responsibility

The Designated Campus Coordinator shall review submitted information and determine applicable insurance requirements. When required, the coordinator shall

- Submit a Certificate of Financial Responsibility request to State of North Dakota Risk Management.
- Provide required facility information.
- Maintain documentation of the request and issuance.
- Communicate with the academic program regarding missing or incomplete information.
- Distribute completed Certificates of Financial Responsibility to the academic program and/or clinical facility, as appropriate.



5. Fiscal Year Reporting

Professional liability coverage is administered on a fiscal year basis (July 1 through June 30). Prior to July 1 each year, participating medical programs and known clinical placement locations shall be reviewed and submitted in accordance with State of North Dakota Risk Management requirements.

Clinical placement locations identified after July 1 shall be submitted promptly upon identification and before students begin clinical experiences at the location.

6. Record Retention

The Designated Campus Coordinator shall maintain documentation related to

- Annual program submissions
- Clinical placement location submissions
- Certificates of Financial Responsibility
- Correspondence with State of North Dakota Risk Management
- Required tracking records

Records shall be maintained in accordance with BSC records retention requirements.

References:

[BSC Operational Procedure: 480 Experiential Learning Reporting](#)

History of This Procedure:

First procedure: September 15, 2026

Approved by VP for Academic Affairs, Alicia Uhde on September 15, 2026.