

Seattle/King County Clinic Information About Liability Insurance

At Seattle/King County Clinic (SKCC), licensed healthcare professionals are required to have liability (malpractice) insurance to volunteer, even if this is a different requirement from your place of employment.

This includes:

- Acupuncturists
- ARNPs
- CNMs/ARNPs
- Chiropractors
- Dental Hygienists
- Dentists
- Denturists
- Licensed Midwives
- LPNs/LVNs
- Massage Therapists
- Mental Health Counselors
- Occupational Therapists
- Ophthalmologists
- Optometrists
- Pharmacists
- Physical Therapists
- Physical Therapy Assistants
- Physicians
- Physician Assistants
- Psychologists
- RNs
- Social Workers

It is your responsibility to ensure you have an active insurance policy in place while volunteering at the Clinic.

Here are a few things to note:

- Often, employer-provided insurance does not extend to volunteer work. Some organizations have pursued exceptions for work at SKCC. **It is your responsibility to confirm if this is the case with authorities at your organization and secure any required approvals.** Some of these exceptions include:
 - Kaiser Permanente
 - Staff are encouraged to notify the administration of their volunteer participation
 - Providence Swedish
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 - University of Washington
 - Full-time and part-time faculty who get Sites of Practice approval
 - Residents and supervising faculty in an approved residency program activity
 - Residents and supervising faculty in an approved service learning project
 - Virginia Mason Franciscan Health
 - Staff are encouraged to notify the administration of their volunteer participation
- Residents are covered under their residency program if SKCC is an approved activity. Enter **Residency Program – Name of Location** (include name of location) in the Prof. Liability Insurance Carrier field.
- Associates are covered under their preceptor's insurance. Enter **Covered by Preceptor – First and Last Name of Preceptor** (include name of preceptor) in the Prof. Liability Insurance Carrier field.
- SKCC is an approved mission of the [Public Health Reserve Corps](#). If you are a corps member, your malpractice insurance is covered by the mission. On your SKCC registration form under Other Information, be sure to check the corps member box and include your corps ID number. Then, under Prof. Liability Insurance Carrier enter **PHRC**.

- We do not need a copy of your malpractice insurance certificate, but we do need the name of the Insurance Company (a.k.a. Carrier) and Policy Number (unless with PHRC or VRP).

If your malpractice policy does not cover you in this setting, or if you are at all uncertain, you may be eligible for free insurance through the state-supported Volunteer and Retired Providers (VRP) Program.

- VRP is available for all U.S. licensed professionals, both in-state and out-of-state.
- Learn more and apply at <https://www.wahealthcareaccessalliance.org/vrp-program> Please submit your application at least two weeks before the Clinic to ensure the policy is in place in time for the Clinic.
- You can register for SKCC even if you have not yet received your VRP certificate, just enter **Applied to VRP mm.dd.yy** (include date of submission) in the Prof. Liability Insurance Carrier field. We will be checking this so be sure to follow through!
- VRP is managed by another organization, please contact them with questions or to find out more about the status of your application.

WA Healthcare Access Alliance; vrp@wahealthcareaccessalliance.org; (267) 713-9422