



Student Coverage, Volunteer Affiliates & UAS(Drone)Coverage

Student Coverage

- **NMSU STUDENTS ARE NOT COVERED.**
- Students do not have any liability coverage to protect them against third party liability claims arising from their conduct, even when on an NMSU sponsored field experience, unless NMSU was somehow at fault (ex. proper instruction was not given by instructor).
- The only exception to this is medical malpractice coverage for students enrolled in health care programs.



Student Coverage cont.

- The students are legally and financially responsible for his/her own conduct.
- NMSU does not provide any medical coverage for injuries that a student might suffer during a field experience.
- EHS & RM provides accidental injury insurance that can be purchased at a low cost for student trips and off campus events.
- Any supplemental insurance considered must be vetted through EHS&RM.



Intern Liability

- Participants who allow interns in their departments should be fully aware of risks and should agree to assume the ordinary risks inherent in the activities.
- Participants also need to understand that there is no health or other insurance that is provided for the protection of the student.
- Have student fill out Informed Consent and Assumption of Risk Agreement. Notify EHS&RM for form.



Volunteer Affiliates

- Individuals who voluntarily provide support services to NMSU with approval from sponsoring unit.
- [ARP 2.55 NMSU Recognition of Affiliated Individuals, Part 3](#), gives specifics.
- Participants need to sign up as “volunteers” and fill out the volunteer agreement form found at: <http://legal.nmsu.edu/approved-templates-and-forms/>
- There is no accident/medical coverage provided to individual, but 3rd party general liability is provided in the scope of volunteer activities.



UAS (Drones) Operation Requirements

- [ARP Chapter 16.75](#): Key Points
- Registration and Approval through PSL.
 - FAA registration required for UAS > 0.55lb.
 - UAS Pilot Certificate required to fly UAS.
- Request to fly processed through Campus Activities request form.



UAS (Drones)

Insurance Coverage

UAS must be registered with EHS&RM to ensure Liability coverage and property/hull coverage if applicable.

- Liability = \$800 - \$1000 per UAS per year
- Property/Hull:
 - ~\$0.03 per dollar value
($\$18,000 \text{ UAS} * 0.03 = \540)
 - Deductible = 10% of value
($18,000 \text{ UAS} * 0.10 = \1800)





Questions