

Liability Insurance

For College Students in Tennessee Schools

The Education department of Belmont University has determined that all Education students in practicum, student teaching, or internship placements in Tennessee schools must have a valid form of professional liability insurance prior to placement or observations. **You will need to renew this coverage every year that you are taking an Education Class.**

Choices for Liability Insurance would be through the following options:

NEA/TEA: To obtain insurance through the NEA/TEA, please follow these instructions;

1. Belmont University recommends **STEA** coverage.(Tennessee's NEA Coverage)
2. Go to **<http://www.nea.org>**
3. Click "Join NEA" at the top right hand corner of the page
4. Click the redirection link to the new website.
5. Scroll down and make sure to check "**Student Membership.**" (approximately \$37.00)
 - a. If you click anything else you will be charged for the full coverage allotted to licensed teachers.
6. Click on "**TN**" as your state.(even if you live out of state, TN is where you will be needing the coverage)
7. Fill out the application and credit card information.
 - a. Make sure you select "Belmont University" so you are charged the appropriate amount for student coverage.
8. Once you receive your email confirmation, please email andrea.mcclain@belmont.edu. You will not receive credit until we have a copy for your file.
9. Please explore the website as NEA offers many member benefits including Praxis review sessions, discounts on food, hotels, and car rentals.
10. When you purchase this insurance coverage, you become a member on the on campus STEA group. You will be notified of events and given the opportunity to participate. This is not a requirement. All participation is up to you.

Professional Educators of Tennessee website: **<http://www.proedtn.org/>**

This is less expensive (approximately \$25.00) than through NEA/TEA but does not provide any additional benefits. This is strictly for insurance only. When you hit Join- be sure to select Student Membership.

OR

Your personal homeowner's insurance company

(Two million dollars of personal liability coverage must be obtained to qualify for coverage)

If you have not submitted proof of insurance by the appropriate date, you will not be allowed to complete your practicum observation, student teaching, or internship. If you apply for coverage online, you can forward by email a copy of your confirmation to Teresa Snyder @ Teresa.snyder@belmont.edu for your file. Remember this insurance will need to be renewed every year. PET is one year from purchase month-STEAs run through a school year calendar and expires on August 31 of every year. ***If you apply before August 31st, be sure to note your coverage dates.***

Please contact me, Andrea McClain: andrea.mcclain@belmont.edu; if you have any questions.