

**Commonwealth of Virginia**  
**Department for Aging and Rehabilitative Services**  
**Division of Rehabilitative Services**  
**Situational Assessments (SE) / Unpaid Work Experience (UWE)\*\***  
**Insurance Information**

1. DARS is self-insured for liability through the Virginia Department of the Treasury, Division of Risk Management. This coverage specifically is for instances in which the VR program client:
  - a. alleges that DRS or DARS caused injury to the consumer or damaged the consumer's property,
  - b. seeks a liability-related legal action against DRS or DARS, or
  - c. injures another person or does property damage to an employer during a situational assessment or unpaid work experience.

In addition,

2. The Department for Aging and Rehabilitative Services (DARS) Division of Rehabilitative Services maintains a Specific Hazard Insurance Policy for clients participating in situational assessments and/or unpaid work experience(s). This policy, through Nationwide Insurance Company, provides limited coverage for death or partial dismemberment and also provides coverage for reasonable and customary charges resulting from client injury occurring in the work place. Covered charges include ambulance, hospital and surgical care, medical treatment, x-rays and laboratory services, prescription drugs and therapeutic services and supplies.
3. DARS is represented in disputes, claims, and controversies by the Department of Risk Management and the Virginia Office of Attorney General (per [§ 2.2-1837 of the Code of Virginia](#)). Therefore, DARS shall not use federal funds or state general funds when the Division of Risk Management has legal jurisdiction to investigate and settle the claim.

\*\* - Unpaid work experiences include, situational assessments, unpaid internships, and volunteers.