Teacher candidates student teaching outside of the state of Iowa are required to purchase liability insurance.

Teacher candidates student teaching in international locations are required to purchase liability insurance.

Teacher candidates student teaching in the state of Iowa are encouraged but not required to purchase liability coverage. The student teachers in Iowa already have general and professional liability insurance provided to them under Section 3.3.1 pursuant to Iowa Code 272.27. That code section requires that student teachers in who are ‘actually teaching or engaged in preservice licensure activities” to be afforded “the same protection” by the Community School District “as is afforded by [Iowa Code Section 670.8] to officers and employees of the school district.” That means that student teachers are covered by the Iowa Tort Liability of Government Subdivisions Act (Iowa Code Chapter 670) for general or professional negligence during the time they are student teaching. Since the School District is required to defend and indemnify its employees and officers under Iowa Code 670.8, it is also required to defend and indemnify the student teachers who are teaching in their school district under the direct supervision of one of their licensed cooperating teachers. This means that under Iowa Code, all teacher candidates teaching in the state of Iowa have liability coverage through the school district in which the candidate is teaching. This coverage does not apply to any teacher candidate teaching outside the state of Iowa.