

# NSU KPCOM GME POLICY ON PROFESSIONAL LIABILITY INSURANCE

### **PURPOSE:**

This policy addresses Accreditation Council for Graduate Medical Education (ACGME) *Institutional Requirements IV.F. Professional Liability Insurance:* 

- IV.F.1. The Sponsoring Institution must ensure that residents/fellows are provided with professional liability coverage, including legal defense and protection against awards from claims reported or filed during participation in each of its ACGME-accredited programs, or after completion of the program(s) if the alleged acts or omissions of a resident/fellow are within the scope of the program(s). (Core)
- IV.F.2. The Sponsoring Institution must ensure that residents/fellows are provided with: (Core)
  - *IV.F.2.a)* official documentation of the details of their professional liability coverage before the start date of resident/fellow appointments; and <sup>(Core)</sup>
  - *IV.F.2.b)* written advance notice of any substantial change to the details of their professional liability coverage. (Core)

#### **DEFINITIONS:**

See the NSU Graduate Medical Education Glossary of Terms dated April 1, 2021; For all other terms, see the *ACGME Glossary of Terms* dated April 15, 2020, as well as the *Common Acronyms/Abbreviations Used in Graduate Medical Education* last updated April 4, 2019.

## **BACKGROUND:**

Resident/Fellow physicians, as full-time employees of NSU, are covered under the NSU Professional Liability Policy.

# **POLICY**:

NSU shall provide Resident with professional liability insurance for medical professional services performed by the resident, and which are covered under NSU's professional liability policy upon such terms and in such amounts as NSU provides for its other employees providing medical/professional services.

A summary of pertinent information regarding this coverage will be provided to the Resident upon request.

### **PROCEDURE**:

Any professional liability claims involving a resident physician for duties that were performed while functioning as an NSU resident shall be forwarded to the NSU risk management department, and the NSU office of the General Counsel, and handled according to applicable policy.

When residents are moonlighting, they are not covered under the professional liability coverage afforded to them as an NSU resident.

Initial Approval by GMEC on July 7, 2017 Second Approval by GMEC on June 26, 2018 Reviewed and Approved by GMEC on April 8, 2021