

**UNIVERSITY HEALTH CARE
HOSPITALS AND CLINICS**

GRADUATE MEDICAL EDUCATION

HOUSESTAFF POLICIES AND PROCEDURES

**MEDICAL MALPRACTICE INSURANCE FOR MEDICAL STUDENTS, RESIDENTS
AND FELLOWS**

Section 5 No. 3 Rev. Review Date: Approval Date: September 2009
Chapter: Liability Coverage

PURPOSE:

To ensure a consistent application of malpractice insurance coverage for University and non-University medical students, residents, and fellows.

DEFINITIONS:

1. Affiliated Program – A formal program where University of Utah Hospitals and Clinics or School of Medicine (“University”) has a specific written agreement with an outside facility or practice which outlines responsibility for providing malpractice coverage and identifies who will be providing supervision of medical students, residents, and fellows.
2. Visiting Medical Student, Resident, and Fellow – Any medical student, resident, or fellow enrolled in any program other than the University.
3. University Trust Funds – The University of Utah Hospitals and Clinics malpractice trust fund and the University of Utah School of Medicine malpractice trust fund which provide professional liability coverage for University of Utah Hospitals and Clinics employees, including but not limited to residents and fellows, University of Utah School of Medicine faculty and employees, University of Utah School of Medicine medical students, and University of Utah College of Nursing midwifery faculty.

POLICY:

- I. Medical Students
 - A. University medical students will be provided professional liability insurance through the University Trust Funds as follows:
 1. In Utah at University facilities
 2. In Utah at non-University facilities with an Affiliated Program or with Deans Office approval
 3. In Utah at charitable health clinics or community activities with Deans Office approval
 4. Outside of Utah at ACGME accredited programs with Deans Office approval

5. Outside of the Country at University sponsored humanitarian clinics with Deans Office approval
- B. Non-University (visiting) medical students participating in clinical rotations at University facilities:
1. Are not covered for professional liability by the University
 2. Each visiting student must provide proof of malpractice coverage with minimal limits = \$1 Million/\$3 Million.
- II. Residents/Fellows
- A. University residents/fellows will be provided professional liability insurance through the University Trust Funds as follows:
1. In Utah at University facilities
 2. In Utah at non-University facilities with an Affiliated Program or
with specific GME Office or Departmental approval
 3. In Utah at charitable health clinics or community activities with Departmental approval and supervised by University faculty or adjunct faculty
 4. Outside of Utah at ACGME accredited programs and, only if, program/rotation is required for Board Certification and not available in Utah
 5. Outside of the Country at University sponsored humanitarian clinics, accompanied and supervised by University faculty with GME Office or Departmental approval
- B. Non-University (visiting) residents/fellows participating in clinical rotations at University facilities:
1. Are not covered for professional liability by the University
 2. Each visiting resident/fellow must provide proof of malpractice coverage with minimal limits = \$1 Million/\$3 Million
- III. Military Residents/Fellows
- A. Residents/Fellows participating in a military residency or fellowship program will be provided professional liability insurance through the University Trust funds as follows:
1. In Utah at University facilities
 2. In Utah at non-University facilities with an Affiliated Program or
with specific GME Office or Departmental Approval
- IV. Exceptions
- A. Exceptions to this Policy or specific instances not addressed by this Policy must be presented to the Risk Management Committee for approval on a case by case basis.

Approval body: Graduate Medical Education Committee

Approval date: 9/2009

Policy Owner: Risk Management

Review Dates:

Revision Dates:

