GRADUATE MEDICAL EDUCATION

TRAINEE POLICIES AND PROCEDURES

POLICY: PROFESSIONAL LIABILITY INSURANCE COVERAGE FOR MEDICAL STUDENTS AND TRAINEES
Policy Number: 6.3
Chapter: Liability Coverage

Purpose:
To ensure a consistent application of professional liability insurance coverage for University and non-University medical students and trainees.

Definitions:
1. Affiliated Program: A formal program where University of Utah Health Hospitals and Clinics (UUHC) or School of Medicine (“University”) has a specific written agreement with an outside facility or practice which outlines responsibility for providing professional liability coverage and identifies who will be providing supervision of medical students and trainees.

2. Visiting Medical Student and Trainees: Any medical student, resident, or fellow enrolled in any program other than the University.

3. University Trust Funds: The UUHC professional liability trust fund and the University of Utah Health (UUH) School of Medicine professional liability self-insurance trust fund which provide professional liability coverage for UUHC employees, including but not limited to trainees, UUH School of Medicine faculty and employees, UUH School of Medicine medical students, UUH School of Dentistry faculty, and UUH College of Nursing midwifery faculty.

4. Academic Leave of Absence: A period when a medical student or trainee is participating in an approved UUH joint degree program (i.e., MD/PhD or MD/MBA) at the UUH during a leave of absence from the medical student or trainee’s medical education curriculum.
Policy:

A. Medical Students
1. University medical students will be provided professional liability insurance through the University Trust Funds as follows:
   a. In the State of Utah at UUH facilities
   b. In the State of Utah at UUH facilities when on an Academic Leave of Absence and in an approved UUH program
   c. In the State of Utah at non-University facilities with an Affiliated Program or with Deans Office approval
   d. In the State of Utah at charitable health clinics or community health sites with Deans Office approval and supervised by University faculty or adjunct faculty.
   e. Outside the State of Utah with Deans Office approval and when supervised by University faculty.
   f. Outside of the United States at sites approved by the office of the Assistant Dean of Global Health Education and when supervised by University faculty.
   g. Outside the United States at sites approved by the office of the Assistant Dean of Global Health Education and supervised by non-University of Utah faculty who have been credentialed and approved by the Assistant Dean of Global Health Education.

2. Non-University (visiting) medical students participating in clinical rotations at University facilities:
   a. Are not covered for professional liability by the University.
   b. Each visiting student must provide proof of professional liability coverage with minimal limits of $1 Million per occurrence and $3 Million aggregate. If it is a claims made policy, the student will provide proof of continued coverage (tail coverage) for a period of two years following the visiting rotation.

B. Trainees
1. University trainees will be provided professional liability insurance through the University Trust Funds as follows:
   a. In the State of Utah at University facilities
   b. In the state of Utah at non-University facilities with an Affiliated Program or with specific Office of GME or Departmental approval.
   c. In the State of Utah at charitable health clinics or community health sites with Office of GME approval and supervised by University faculty.
   d. Outside the State of Utah at ACGME accredited programs only if the program/rotation is required for
Board Certification and not available in Utah.

e. Outside the State of Utah at sites approved by the Office of GME and the trainee’s Department, and when supervised by University Faculty.

f. Outside the United States at sites approved by the Office of GME and the trainee’s Department and when supervised by University Faculty.

g. Outside the United States at sites approved by the Office of GME and the trainee’s Department and when supervised by non-University faculty who have been credentialed and approved by the trainee’s Department.

C. Moonlighting

1. A University trainee will be provided professional liability insurance through the University Trust Fund when moonlighting as a Trainee for the University with appropriate supervision.

2. A University trainee will be provided professional liability insurance through the University Trust Fund when moonlighting as Faculty for the University.

3. A University trainee will not be provided professional liability insurance through the University Trust Fund when moonlighting at Non-University facilities and not for the University of Utah.

C1. Non-University (visiting) trainees participating in clinical rotations at University facilities:

1. Are not covered for professional liability by the University.

2. Each visiting trainee must provide proof of professional liability coverage with minimal limits of $1 Million per occurrence and $3 Million aggregate. If it is a claims made policy, the trainee will provide proof of continued coverage (tail coverage) for a period of two years following the visiting rotation.

CII. Military Trainees

1. Trainees participating in a military residency or fellowship will be provided professional liability insurance through the University Trust funds as follows:
   a. In Utah at University facilities
   b. In Utah at non-University facilities with an Affiliated Program or with specific Office of GME or Departmental approval.

CIII. Exceptions

1. 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.