GRADUATE MEDICAL EDUCATION

TRAINEE POLICIES AND PROCEDURES

POLICY: MEDICAL MALPRACTICE INSURANCE 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, 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 professional liability trust fund and the University of Utah School of Medicine professional liability 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, University of Utah School of Dentistry faculty, University of Utah College of Nursing midwifery faculty, and University of Utah College of Nursing midwifery faculty.

4. Academic Leave of Absence – a period when a medical student, resident or fellow is participating in an approved University of Utah joint degree program (i.e., MD/PhD or MD/MBA) and has temporarily suspended the student, resident, or fellow’s medical education curriculum while pursuing the additional joint degree at the University.

Policy:
I. Medical Students

A. University medical students will be provided professional liability insurance through the University Trust Funds as follows:
   1. In the state of Utah at University facilities
   2. In the state of Utah at University of Utah facilities when on an Academic Leave of Absence
   3. In the state of Utah at non-University facilities with an Affiliated Program or with Deans Office approval
   4. 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.
   5. Outside the state of Utah with Deans Office approval and when supervised by University of Utah Faculty
   6. 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
   6. 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.

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 professional liability coverage with minimal limits of $1 Million per occurrence and $3 Million aggregate

II. Residents/Fellows

A. University residents/fellows will be provided professional liability insurance through the University Trust Funds as follows:
   1. In the state of University of Utah at University facilities
   2. In the state of Utah at University of Utah facilities when on an Academic Leave of Absence.
   3. In the state of Utah at non-University facilities with an Affiliated Program or with specific GME Office or Departmental approval
   4. 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.
   5. Outside the state of Utah at ACGME accredited programs and, only if, the program/rotation is required for Board Certification and/or ACGME requirements not available in Utah.
   6. Outside the state of Utah at sites approved by the GME Office or the resident/fellow’s Department and when supervised by University Faculty.
7. Outside the United States at sites approved by the GME Office or the resident/fellow’s Department and when supervised by University Faculty.
8. Outside the United States at sites approved by the GME Office or the resident/fellow’s Department and when supervised by non—University of Utah faculty who have been credentialed and approved by the GME Office or the resident/fellow’s Department.

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 professional liability coverage with minimal limits of $1 Million per occurrence and $3 Million aggregate and continued coverage (tail coverage) for a period of two years following the visiting rotation

III. Military Resident/Fellows
A. Resident/Fellows participating in a military residency or fellowship 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.