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 GMEC approval.
   4. Outside of Utah at ACGME accredited programs and only if program/rotation is required for Board Certification and/or ACGME requirements not available in Utah and has been pre-approved by the GMEC and University Risk Management.
   5. Outside of the Country at University sponsored humanitarian clinics and with GMEC approval and University Risk Management 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 and continued coverage (tail coverage) for a period of two years following the visiting rotation.

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.