

Medical Education Policy: Malpractice Coverage for Residents

Facility: CMC
Origin Date:
Revision Date: January 2015
Sponsor: GMEC

1. PURPOSE:

Professional liability is provided for residents/fellows in Carilion Clinic-sponsored or Carilion-based Virginia College of Osteopathic Medicine sponsored Graduate Medical Education programs and includes tail coverage.

Insurance Company: Blue Ridge Indemnity Company, LLC (BRIC)
Policy Type: Healthcare Facilities Professional Liability

Policy Limits: \$52,000,000 million per claim
\$70,000,000 million annual aggregate

Under this professional liability policy, coverage is provided for all acts of/by the residents/fellows performed as a part of his/her experience within an approved Carilion residency/fellowship program within the Commonwealth of Virginia. The policy is written on a “claims made” basis. This means that if a claim is made during the time period when a policy is in effect, the insurance company is responsible for its payment, up to the limits of the policy, regardless of when the event occurred during the residency/fellowship.

For residents who choose to do clinical rotations outside the Commonwealth of Virginia, the following policy applies:

Insurance Company: CNA
Policy Type: Healthcare Facilities Professional Liability

Policy Limits: \$2,000,000 million per claim
\$5,000,000 million annual aggregate

This policy is also written on a “claims made” basis.

Both of these policies do not cover residents/fellows for clinical activities performed/ undertaken outside the scope of their approved Carilion-sponsored residency/fellowship program. If a resident chooses to engage in any clinical activity outside the scope of his/her approved training program, he/she must obtain personal professional liability coverage or be covered by the entity for which he/she is working. All clinical activities outside of the residency/fellowship program must be approved by the program director, as described in the Moonlighting Policy.

2. SCOPE:

This policy applies to all residents in programs sponsored by Carilion Clinic or Carilion-based programs sponsored by the Virginia College of Osteopathic Medicine.

[See also "Moonlighting" policy]

3. DEFINITIONS:

4. PROCEDURE:

Name	Title	Dept./Committee	Date
Daniel P. Harrington, MD	DIO	GMEC	January 1, 2012
Donald Kees, MD	DIO	GMEC	January 20, 2015