

	Graduate Medical Education	
	GMEC Approval Date:	05/18/2023
	Effective Date:	07/01/2023
	Review/Revision Date:	05/17/2023
Policy Title: Professional Liability Insurance		
ACGME Institutional Requirement: IV.F		Page 1 of 1

I. Purpose

To outline the Professional Liability Insurance coverage for all LECOM Graduate Medical Education residents and fellows.

II. Policy

- A. LECOM shall provide a certificate of insurance for the Licensed Physician Healthcare Provider showing coverage through the LECOM Health Risk Retention Group (LECOM RRG) with the limits as outlined on the certificate. The LECOM RRG provides professional and general liability coverage for LECOM Health and its members MCH, LECOM Senior Living Center, LECOM, CMH, MAE, and MCH Corporation, for claims brought against the corporate entity and its agents, servants, employees (including physicians) and students. [IR: IV.F.1.]
- B. In accordance with the provisions of the LECOM RRG, coverage is extended to the Licensed Physician through the LECOM RRG for acts arising out of the Resident/Fellow Physician’s employment at or on behalf of LECOM Health or its members for the period commencing with the initial effective date on file for the Resident/Fellow Physician and terminating as of 12:01 am on the day following the last day of employment.
- C. The amounts of such insurance shall, at minimum, meet the statutory requirement of the Commonwealth of Pennsylvania, but in no event be less than \$500,000 per claim and \$1,500,000 annual aggregate. Where such approved domestic or international rotations occur beyond LECOM facilities, LECOM operates under the “Home Host” principle where the receiving/home host institution is expected to provide appropriate professional “malpractice” liability insurance coverage for the LECOM resident/fellow physicians.
- D. Professional liability coverage includes legal defense and protection against awards from claims reported or filed after the completion of the program(s) if the alleged acts or omissions of the residents/fellows are within the scope of the program(s).
- E. There is NO coverage for professional activities outside the scope of the residency/fellowship program for any activity that is not an approved component of the training program, or for moonlighting, under any circumstances.
- F. Documentation of coverage is given to the resident/fellow at the start of the interview process, at any time at the request of the resident/fellow by the LECOM Graduate Medical Education Office and posted on the LECOM GME Webpage and New Innovations Residency Management System. [IR: IV.F.2.a.]
- G. The LECOM Graduate Medical Education Committee will notify all residents and fellows of any substantial change in the details of their professional coverage. [IR: IV.F.2.b.]