



Policy Title

Professional Liability Insurance

Identifier

USCSOMG – STAF – 9.1

Prepared by: Office of Student Affairs

Approved by: Student Affairs Policy Committee

Reviewed by: USCSOMG Policy Review Committee

Communicated to: USCSOMG Students

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Date: 07/16/2018

Effective Date: 07/16/2018

LCME Standards

11.3 – Oversight of Extramural Electives

Scope

University of South Carolina (USC) School of Medicine Greenville students

Policy Statement

All students are insured for professional liability and tort liability provided by the School of Medicine through the South Carolina General Services Administration Sinking Fund.

Reason for Policy

The purpose of this policy is to provide USC School of Medicine students clarity on professional liability insurance.

Procedures

Medical students of USC School of Medicine Greenville are insured for medical professional liability by the State of South Carolina Insurance Reserve Fund with a limit of \$300,000/\$600,000 per occurrence, no aggregate.

Students are responsible for providing their own liability insurance coverage above this level whenever it is required by a state or institution in which they rotate away from their home institution. To obtain supplemental liability insurance for an elective away rotation, contact Academic Medical Professionals Insurance RRG at <http://www.academicgroup.com/ampi-for-med-students.html>. Some institutions will require that the student's home institution hold the policy for additional liability coverage. This service can be requested through the Office of Academic Affairs. The student will still be responsible for the policy payment, but the USC School of Medicine Greenville will hold the agreement on their behalf. This request must be submitted to the Office of Academic Affairs no less than 8 weeks prior to the start of the rotation.

Sanctions

Failure to purchase additional liability coverage will result in the student not being able to participate in the away rotation.

Additional Contacts

Office of Student Affairs
Office of Academic Affairs

Related Information

USC School of Medicine Greenville Student Handbook

History

- Date of Change: 06/04/2018
- Change: Move to standardized template
- Reason for Change: LCME self-study