



### **Policy Title**

Professional Liability Insurance

### **Identifier**

USCSOMG – ACAF – 3.07

<b>Prepared by:</b> Office for Academic Affairs	
<b>Reviewed by:</b> Associate Dean for Medical Education	<b>Review Date:</b> 03/25/2025
<b>Approved by:</b> USCSOMG Policy Committee	<b>Approval Date:</b> 04/30/2025
	<b>Effective Date:</b> 05/06/2025

### **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.

While USC School of Medicine Greenville provides quality onsite opportunities to satisfy the curricular requirements of the program, USC School of Medicine Greenville acknowledges and supports its students in selecting away rotations. The host program of an away rotation may require the party bound by the affiliation agreement (i.e. the home institution, USC School of Medicine Greenville) to carry the needed liability insurance rather than the students.

### **Reason for Policy**

The purpose of this policy is to ensure USC School of Medicine Greenville students have enough professional liability insurance for away rotations.

### **Procedures**

Medical students at 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. This policy only covers enrolled students while acting within the scope of their coursework. Students are not covered by liability insurance while on a leave of absence or during extracurricular observation experiences at the partner health system.

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. The Office for Medical Education provides one option for students to utilize, but the student can choose any provider they wish.

Rarely, some institutions require that the student’s home institution hold the policy for additional liability coverage. This service can be requested through the Office for Medical Education. 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 for Medical Education no less than 8 weeks prior to the start of the rotation.

In this rare event, USC School of Medicine Greenville will work with the insurance carrier to secure a cost quote and verify the cost with the student prior to securing coverage. The student will be assessed the costs associated with the supplemental and will reimburse the school at true cost. True cost will vary depending on the nature of the rotation – ex. Observation vs hands-on experience; specialty requirements, etc. Upon agreeance, students will remit payment to USC School of Medicine Greenville via check within 30 days after notification but prior to commencement of the away rotation. USC School of Medicine Greenville will provide the policy fact sheet to the host institution directly with a copy to the student.

### **Sanctions**

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

### **Additional Contacts**

Office for Student Affairs  
Office for Medical Education

### **Related Information**

USC School of Medicine Greenville Student Handbook

### **History**

<b>Date of Change</b>	<b>Change</b>
April 2025	Added the policy only covers enrolled students while acting within the scope of their coursework. Students are not covered while on a leave of absence or during extracurricular observation experiences at the partner health system.
April 2019	Added procedures to address the case where away rotation institutions require that the student’s home institution hold the policy for additional liability coverage. Editorial changes made due to branding updates and titles.
June 2018	Policy formalized into standardized template, LCME CQI