



Policy Title

Professional Liability Insurance

Identifier

UofSCSOMG – ACAF – 3.07

Prepared by: Office for Academic Affairs	
Reviewed by: Associate Dean for Curriculum	Review Date: 04/07/2019
Approved by: UofSCSOMG Policy Committee	Approval Date: 04/07/2019
	Effective Date: 05/07/2019

LCME Standards

11.3 – Oversight of Extramural Electives

Scope

University of South Carolina (UofSC) 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 UofSC School of Medicine Greenville provides quality onsite opportunities to satisfy the curricular requirements of the program, UofSC 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, UofSC School of Medicine Greenville) to carry the needed liability insurance rather than the students. In this rare event, if UofSC School of Medicine Greenville is not able to negotiate that requirement with the host institution, then UofSC School of Medicine Greenville will help facilitate securing the needed insurance on behalf of the student.

Reason for Policy

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

Procedures

Medical students of UofSC 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>.

Rarely, some institutions may require that the student's home institution hold the policy for additional liability coverage. This service can be requested through the Office for Academic Affairs. The student will still be responsible for the policy payment, but the UofSC School of Medicine Greenville will hold the agreement on their behalf. This request must be submitted to the Office for Academic Affairs no less than 8 weeks prior to the start of the rotation.

In this rare event, UofSC 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 should remit payment to UofSC School of Medicine Greenville via check within 30 days after notification but prior to commencement of the away rotation. UofSC School of Medicine Greenville will provide the policy face sheet to the host institution directly with 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 Academic Affairs

Related Information

UofSC School of Medicine Greenville Student Handbook

History

Date of Change	Change
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