1. PURPOSE

The purpose of this policy is to define requirements for medical malpractice insurance coverage for residents.

2. POLICY

The School of Medicine provides, or arranges to provide through its affiliated hospitals, medical malpractice liability insurance coverage for residents only while acting in the scope and course of approved training. Insurance coverage extends to claims made during and after the training period if based on acts or omissions which took place during the training period. Coverage limits for house staff are in accordance with the Indiana Medical Malpractice Act (Reference 1), as amended from time to time.

The School of Medicine provides medical malpractice liability insurance coverage for residents outside an approved affiliate hospital only with the prior written approval of the Program Director and Director of Graduate Medical Education. Rotations or electives outside the State of Indiana are also subject to prior written approval of the Program Director and Director of Graduate Medical Education. Coverage limits for out of state rotations may be difficult to obtain unless the institution in which the rotation occurs provides the insurance. This may limit the availability of such rotations.

The School of Medicine does not provide insurance coverage for residents engaged in moonlighting activities (Reference 2).

3. SCOPE

This policy applies to all Indiana University School of Medicine (IUSM) GME resident physicians.

4. DEFINITIONS

4.1 ACGME is the Accreditation Council for Graduate Medical Education.

4.2 A Resident is an IUSM resident or fellow, or a non-IUSM resident or fellow electively rotating through IUSM and provides clinical care as part of a GME program.
5. **PROCEDURE**

5.1 Insurance Coverage

For additional information or questions about insurance coverage, contact the Director of Graduate Medical Education at 274-8282.

6. **IMPLEMENTATION**

The Designated Institutional Official (DIO) for Graduate Medical Education is responsible for implementation of this policy.

7. **OVERSIGHT**

Policy authority for this document resides with the Graduate Medical Education Committee. The DIO and the Graduate Medical Education Committee are responsible for oversight. This policy will be reviewed every three years or more often if deemed necessary.

8. **REFERENCES**

1. **Indiana Medical Malpractice Act**

   Information on the Indiana Medical Malpractice Act can be found at:


2. **IUSM Moonlighting Policy**

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<th>Peter Nalin, MD, Associate Dean, GME</th>
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