

Lehigh Valley Health Network
Graduate Medical Education
Professional Liability Insurance

GME POLICY NO. 2005.14
Effective Date 6/14/04
Last Revision 4/13/09
GMEC Approval 3/14/11

The Hospital provides comprehensive liability/malpractice coverage for its residents in accordance with the requirement as set forth by Pennsylvania law. Currently the primary coverage for residents, who are licensed eligible, is \$500,000 per occurrence and \$1,500,000 in the aggregate. Residents who are not licensed eligible share the institutional limits of \$500,000 per occurrence and \$2,500,000 in the aggregate. As a non- licensed resident applies for and receives their permanent license, they must provide a copy of their permanent license to the Residency Coordinator and Risk Management department.

In July 2003, LVHN formed a Reciprocal Risk Retention Group domiciled in South Carolina and admitted as a Pennsylvania insurance company. LVHN and its network affiliates therefore are self- insured for this primary layer of coverage. This insurance is a claims- made policy. The Hospital provides tail coverage for those actions that may arise from activities conducted while employed by LVHN. All residents terminating the program or graduating are provided tail coverage and evidence is provided by the Risk Management Department.

In addition to this primary layer of insurance coverage, the secondary layer of coverage is the MCARE Fund with additional limits of \$500,000 per occurrence and \$1,500,000 in the aggregate. This is mandatory for all licensed eligible residents and licensed physicians and hospitals.

LVHN will submit the necessary information to the Fund on your behalf; however, at times some submissions are problematic and may generate a non-compliance letter from the State Board of Medicine. If you receive this type of letter, please forward to Risk Management department as soon as possible.

It is imperative that you notify the Risk Management department of any patient care issues that may have a potential liability exposure. This includes, but is not limited to, disgruntled patients, complications from procedures, adverse outcomes, or any situation that raises concern in your mind. Failure to notify the Risk Management department may jeopardize coverage as well as prevent risk management intervention that may lessen or eliminate potential liability.

Approved: GMEC Approved: March 14, 2011

_____ Co-Chair, GMEC, Designated Institutional Official	_____ Date
_____ Co-Chair, GMEC, Director of Osteopathic Medical Education	_____ Date
_____ Chief, Division of Education	_____ Date
_____ Chief Medical Officer	_____ Date