

Effective: 7/1/2023; Revised: 9/8/2023; 6/21/2024  
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## PROFESSIONAL LIABILITY COVERAGE

VUMC utilizes a self-insurance trust fund to provide professional and general liability coverage for VUMC, its faculty, employed physicians, House Staff, nurses, and staff, subject to terms, conditions, and exclusions in the coverage. All of these employees are covered while acting within their scope of duties at VUMC or a VUMC-approved rotation. Some of the affiliate institutions, such as the VA, provide coverage to the House Staff while on rotation there. Otherwise, coverage is provided by the Trust and excess insurance coverage. House Staff primary coverage is written on an “occurrence” basis. This means that they are covered for events occurring while they are part of VUMC and includes claims made after they leave; “Tail” coverage need not be purchased. However, it is of utmost importance that House Staff notify the Office of Risk and Insurance Management of any adverse outcome or potential claim as soon as they are aware of it. For further information, contact them at (615) 936-0660.

**Revisions reviewed and approved by GMEC: 06/21/2024**