

Housestaff Insurance FAQ

July 1, 2014 - June 30, 2015

- Q. What professional liability insurance¹ does Georgia Regents University provide for its housestaff?
A. The Department of Administrative Services, a State agency, provides the coverage (policy # TCP 40114-09 & CGL 401-14-09), with limits of \$1 million per person bringing a claim, and \$3 million per occurrence. There is no annual aggregate limit for the DOAS policy.
- Q. Does MCG Health, Inc. or the Physicians Practice Group provide any insurance for housestaff?
A. No. While MCGHI does fund many housestaff positions, all housestaff are employed by the Georgia Regents University, and all salary and benefits are provided directly from GRU.
- Q. Does my insurance cover me when I go off-campus?
A. Yes. Both the DOAS policies apply to any activities that are within the scope and course of your employment (i.e., part of your residency training program). There is no geographic limit, so you are covered wherever you go, provided that the suit is brought in a court in the United States.
- Q. Does my insurance continue to cover me after I leave GRU?
A. Yes, it does continue. The DOAS insurance is an occurrence based policy, meaning that it covers any occurrence during the policy period, regardless of when the suit is brought.
- Q. Can I be named in a lawsuit?
A. Yes. The Georgia Tort Claims Act does state that employees of State agencies (like GRU employees) cannot be held personally liable for their actions as a State employee, and that they cannot be named as individual defendants in a suit. We maintain that this law makes housestaff immune from suits and liability. However, the courts have held that this protection does not apply to faculty physicians, at least in some cases, and the courts have not addressed whether housestaff still enjoy immunity or not. Also, this Georgia law would not apply in a case brought in another state's courts.
- Q. How do I obtain verifications of insurance and claims histories?
A. By contacting the GRU Office of Legal Affairs. When you apply for a medical license, medical staff privileges, or membership a managed care network, you will be asked to provide written proof that you are insured for your past professional practice, and a history of any claims that have been brought against you. These requests should be sent to the GRU Office of Legal Affairs at the address below. You can also contact us with any questions concerning your coverage or other legal issues.

Georgia Regents University Office of Legal Affairs
Room AE1059
1120 15th Street
Augusta, GA 30912
(706) 721-4018
(706) 721-8014 (fax)
e-mail: legal@gru.edu

¹ Professional liability insurance is malpractice insurance; it covers liability arising from your professional practice. Of course, GRU provides its housestaff with other insurance, such as workers compensation, health insurance, etc., but this document only addresses professional liability coverage.