

Policy	Professional Liability Insurance
Approved by the Graduate Medical Education Council (GMEC)	Approved 2019; Revised 03/2026

PURPOSE

The Sponsoring Institution must ensure that residents/fellows are provided with professional liability coverage, including legal defense and protection against awards from claims reported or filed during participation in each of its ACGME-accredited programs, or after completion of the program(s) if the alleged acts or omissions of a resident/fellow are within the scope of the program(s).

PROCEDURES

- Residents/fellows are provided with official documentation of the details of their professional liability coverage before the start date of resident/fellow appointments.
- Residents/fellows are provided with written advance notice of any substantial change to the details of their professional liability coverage.
- Physician trainees are provided with professional liability insurance with coverage limits in a minimum amount equaling not less than the limitations on recovery per occurrence specified in §801-581.15 of the Code of Virginia (as such section may be hereafter amended or superseded) covering those medical activities within the scope of the program.
- Claims made after termination of training will be covered if based on acts or omissions of the trainee within the course and scope of his/her assignments during training.
- Trainees involved in an incident which might provoke a malpractice suit should (1) notify the Department and (2) notify the Risk Management Director for EVMS @ ODU.
- The professional liability insurance does not cover activities outside the educational program (i.e., moonlighting activities). The trainee who engages in moonlighting activities must procure his/her own professional liability insurance. The trainee must also register the moonlighting activity through the Graduate Medical Education office.

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