

Policy Name:	Professional Liability Insurance		
Section #:	04-001	Section Title:	Benefits
Approval Authority:	Graduate Medical Education Committee	GMEC Approved	04/26/2019
Responsible Executive:	DIO	Revised:	08/20/2021, 08/26/2024
Responsible Office:	Office of Clinical and Health Affairs, Rutgers Health	Contact:	Institutional Coordinator

1. Reason for Policy

To establish compliance that meets Rutgers, state, federal, and accreditation regulations.

2. Applicable ACGME Institutional Requirements

IV.F.

3. Resources

- i. Accreditation Council for Graduate Medical Education Institutional Requirements
- ii. Accreditation Council for Graduate Medical Education Common Program Requirements
- iii. Committee of Interns and Residents (CIR) Collective Bargaining Agreement
- iv. Rutgers University Policies
- v. New Jersey Board of Medical Examiners
- vi. American Board of Medical Specialties

4. Scope

The scope of this policy applies to all residents and fellows participating in accredited Rutgers Health post-graduate training programs (i.e., residencies or fellowships), accredited by the Accreditation Council for Graduate Medical Education (ACGME), who hold a Resident or Fellow appointment. Residents and Fellows are hereafter referred to as “Residents”. The Rutgers Health policy described here applies to all residents of Rutgers Health. Further details related to this policy, as applicable to the existing legacy residents bound by and limited by the policies and procedures originating from the programs in which they were originally contracted, may be found and defined by the following Rutgers Health training program policies associated with

- New Jersey Medical School Graduate Medical Education & CIR MOU
- Robert Wood Johnson Medical School Graduate Medical Education & CIR MOU
- Community Medical Center Graduate Medical Education
- Cooperman Barnabas Medical Center Graduate Medical Education
- Jersey City Medical Center Graduate Medical Education & CIR MOU
- Newark Beth Israel Graduate Medical Education
- Monmouth Medical Center Graduate Medical Education
- Robert Wood Johnson University Hospital -Somerset
- Trinitas Regional Medical Center Graduate Medical Education



5. The Policy

- I. The Sponsoring Institution will require that the applicable employer provide professional liability coverage to residents/fellows, 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 if the alleged acts or omissions of a resident/fellow are within the scope of the program.
- II. The Sponsoring Institution will require that the applicable employer provide to the resident/fellow and the local site GME Office:
 - a. official documentation of the details of their professional liability coverage before the start date of the resident/fellow appointments; and,
 - b. written advance notice of any substantial change to the details of their professional liability coverage