

Effective: 7/1/2023; Revised: 9/8/2023; 6/21/2024; 6/13/2025  
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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 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, meaning they are covered for events occurring while they are part of VUMC, including claims made after they leave; “Tail” coverage need not be purchased. However, it is crucial that House Staff notify the Office of Risk and Insurance Management of any adverse outcome or potential claim as soon as they become aware of it, either by phone or by submitting an incident report via the VERITAS system.

For further information, contact the Office of Risk Management and Insurance Management at (615) 936-0660.

**Revisions reviewed and approved by GMEC: 06/13/2025**