



GENERAL LIABILITY AND PROFESSIONAL INSURANCE OVERVIEW
Policy Coverage Dates: September 1, 2023 – September 1, 2024

Amount of Coverage

Employees of Stanford Health Care (SHC) are insured for Medical Professional Liability and General Liability exposures and share in a specific dollar limit per incident through the SUMIT Insurance Company.

At a minimum, coverage is \$1,000,000 per claim and \$3,000,000 in the annual aggregate. The 2023-2024 policy provides **claims made coverage**.

The current policy number is 1-M0101-00-2023.

SUMIT Insurance Company Ltd.
300 Pasteur Drive, MC: 5713
Stanford, CA 94305

Liability Coverage

Physicians, Interns, Residents, Postdoctoral Fellows, Nurses, Technicians, Clinical Faculty, and other employees, Physician Assistants, visiting physicians, clerkships, Primary Care Associate Preceptorships, students, or volunteers of the Medical Center, *are covered while acting within the regular course and scope of their duties on behalf of the Stanford Hospital and Clinics (SHC) including “Good Samaritan” services.*

Coverage for a physician will not commence until:

- 1) He/she is classified as a SHC/ LPCH medical staff member (including credentialing committee approval).

- 2) He/she is employed by or has a faculty appointment with the Stanford School of Medicine.

Coverage for allied health professionals (including nurses and physician assistants) does not commence until they are employed by SHC/LPCH.

Coverage ceases when the covered healthcare provider’s employment or appointment is terminated; however, SUMIT Insurance Company will respond to covered incidents reported after the employee departs SHC; therefore, an individual “tail” policy is not needed.

Private practice and independent consultants are not covered and should provide a Certificate of Insurance evidencing proof of coverage through a malpractice insurance carrier.

Medical School research and/or clinical activities unrelated to Stanford Health Care are NOT covered.

Information

For information regarding malpractice coverage, please contact:

SHC Risk Management Department
Stanford Health Care
300 Pasteur Dr. MC: 5713
Stanford, CA 94305-5713

Main office number 650-723-6824
riskmanagement@stanfordhealthcare.org

This summary is provided for informational purposes only and does not constitute a declaration of coverage. The actual terms of the policy will control coverage at all times.