MEDICAL MALPRACTICE INSURANCE FAQS

Who will need malpractice insurance for clinical activities outside of the United States?

All students and providers who are involved in individual health care are expected to purchase malpractice insurance for clinical activities performed while enrolled or representing the University. This includes group activities such as health education instruction. Students involved in non-clinical research may be considered on an individual basis.

What period of time should the coverage include, if there are breaks for non-clinical days interspersed?

All days should be included. Schedules may change, and this may affect potential coverage. Personal travel at the beginning or end of medical trips may be excluded.

What coverage is available?

The Guernsey Trust is the model coverage, and has been vetted with Risk Management. Alternatives should provide at least this level and scope of coverage.

What level of coverage is needed?

The Guernsey Trust defines three levels of coverage. It is expected that most students and faculty will purchase level 2 coverage. Risk management prefers that providers over-purchase rather than under-purchase coverage levels.

Who pays for this coverage?

Responsibility for coverage will reside with the individual unless the specific college will assume the cost.

Who will monitor that the students/faculty are complying with University policy?

Monitoring will be the responsibility of the individual college, with the suggestion that a designated individual in each college work with the information obtained from Education Abroad for a complete list of those travelling, and certification of attestations. Names of the responsible individuals in each college should be available in the Global Health Office. Protocols for monitoring should be in place for each college. A sample protocol can be found on the Global Health website.

How will I know if my payment went through and my insurance is confirmed? You will receive an email once you have registered through Guernsey Trust. Make sure to

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check your spam if you have not received an email. If you continue to have a problem receiving the confirmation, Guernsey Trust will be able to resend it.

*If I have specific questions regarding coverage, who should I ask?*

Contact Guernsey Trust, Daniela Krummes. Gallagher_charitable_mpl@ajg.com

*Where do I go for more information?*

The Global Health website has more information regarding malpractice insurance and other information for pre-travel preparations. Visit http://www.uky.edu/international/Safety.