

Local Government Insurance Trust

RISK MANAGEMENT BULLETIN

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Medical Directors Liability Coverage

LGIT is pleased to announce broadened liability coverage for Medical Directors effective July 1, 2008, at no additional charge. The newly expanded coverage applies to Medical Directors as employees (i.e., not independent contractors) for “off-line administrative services” as defined below. LGIT recommends that Medical Directors who are independent contractors have their own Medical Liability policies naming the local government as an Additional Insured, evidenced by a Certificate of Insurance and an Endorsement. This recommendation applies to Medical Directors as employees providing services broader than “off-line administrative services” as defined below.

See Item no. 2 (bolded) for the new expanded coverage in Exclusion O.

Exclusion O

Bodily Injury or Personal Injury arising out of Member providing or failing to provide professional health care services by a duly licensed health care provider.

This Exclusion O does not apply:

1. To services by a certified medical technician or emergency medical technician or by any other Employee (other than a licensed physician) rendering professional medical or related care in a setting other than a hospital and not under control and direction of a hospital; or
2. **To off-line administrative services by a Medical Director of Member.**

For purposes of this exclusion, “off-line administrative services” means training, testing and credentialing of emergency medical services providers, development and oversight of operational standards, protocols, policies and procedures, personnel management, budgeting and/or program evaluation. “Off-line administrative services” does not include clinical practice by a licensed physician or on-line medical direction or medical command via telecommunication to emergency personnel providing patient care. However, Member (other than Medical Director) would be covered for on-line services.

This bulletin is intended to be merely informational and is not intended to be used as the basis for any compliance with Federal, State or local laws, regulations or rules, nor is it intended to substitute for the advice of legal counsel.

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