

Insurance Services Contact Information

Questions regarding insurance coverage should be directed to the administrative offices of UF SIP.

Requests for proof of insurance coverage and/or requests for individual claim history information should be directed to the administrative offices of UF SIP, Attention of Insurance Services.

Health Science Center Self-Insurance Program
Insurance Services Division
PO Box 112735
Gainesville, Florida 32611-2735
Tel.: (352) 273-7006
Fax: (352) 273-7287

Health Science Center/Jacksonville
Self-Insurance Program
580 W. 8th Street
Box T-35
Jacksonville, Florida 32209-6511
Tel.: (904) 244-9070
Fax: (904) 244-9081

The Insurance Services Division is located at the Gainesville office.

The information in this document is intended only for general information. This information is not fully descriptive of the terms and conditions of the protections afforded by either UF SIP or UF HEIC, nor shall it be construed as extending coverage for specific activities.



University of Florida
Self-Insurance Program
Insurance Services Division
P. O. Box 112735
Gainesville, FL 32611
Phone: (352) 273-7006
Fax: (352) 273-7287
Website: www.sip.ufl.edu
e-mail: rmeduc@shands.ufl.edu



Professional Liability Insurance Information



**University of Florida JHMHC
Self-Insurance Program**

Q. What is the University of Florida JHMHC Self-Insurance Program (UF SIP)?

- A. UF SIP is a self insurance program created by the Board of Governors of the State of Florida (FBOG) (as the ultimate successor to the Florida Board of Regents) as authorized by §1004.24, F.S., and Rule 61-001, F.A.C. It provides comprehensive general liability protection, including professional liability, for the UF Board of Trustees and the faculty, housestaff, other employees, agents and students of the UF Health Science Center. UF SIP also provides Professional Liability protection to Shands Teaching Hospital and Clinics, Inc., and its community hospitals in the Shands HealthCare System, and such protection extends to its employees. UF SIP is governed by a Council created by FBOG that is chaired by the Vice President for Health Affairs. UF SIP has offices at the Gainesville and Jacksonville campuses. In addition to the UF SIP, FBOG has established the University of Florida Healthcare Education Insurance Company (UF HEIC), a captive insurance company that is wholly owned by FBOG and is domiciled in the State of Vermont. UF HEIC provides coverage for losses that exceed the protection provided by UF SIP.

Q. Do I have to apply for coverage?

- A. No, coverage will apply upon your employment by the University or Shands, however, you may be asked by UF SIP to periodically answer questionnaires about your clinical practice for rating purposes only.

Q. I am an employee of Shands HealthCare. How am I covered for professional liability claims?

- A. Shands HealthCare participates in and is afforded professional liability protection by the UF SIP as is authorized by §1004.41, F.S. Professional liability protection is provided to Shands HealthCare (all hospitals in its multi-hospital system) and to its professional health care employees in the amount of \$2,000,000 per claim, with no annual aggregate.

The described coverage applies to employees only when acting within the course and scope of Shands assigned responsibilities. Coverage shall extend to duly authorized off-campus assignments.

Q. I am a University of Florida Health Science Center clinical faculty member. How am I covered for professional liability claims, and how am I protected by §768.28, F.S.?

- A. All HSC faculty members, housestaff, other employees and students are provided personal protection for general and professional liability claims that arise from their UF HSC function. This protection is provided by either §768.28(9), F.S., or by the University of Florida JHMHC Self-Insurance Program. The State of Florida, for itself and its political subdivisions, such as the University of Florida Board of Trustees (UFBOT), has waived its governmental immunity for tort claims arising from the acts of their employees and agents occurring within the State's jurisdiction. Employees and agents are subject to a personal immunity for any such claims. §768.28(9) F.S., states in part:

“No officer, employee, or agent of the state or any of its subdivisions shall be held personally liable in tort or named as a party defendant in any action for any injury or damage suffered as a result of any act, event, or omission of action in the scope of her or his employment or function, unless such officer, employee, or agent acted in bad faith or with malicious purpose or in a manner exhibiting wanton and willful disregard of human rights, safety, or property.”

The described coverage applies to employees only when acting within the course and scope of University of Florida assigned responsibilities. Coverage shall extend to duly authorized off-campus assignments.

Q. When do I need personal coverage?

- A. If you assist an injured person as a Good Samaritan, you can be personally sued. If you engage in community service that has been pre-approved by your Dean, by the Vice President for Health Affairs, or Hospital CEO you can be sued. For all clinical activities arising from your UF HSC function your personal immunity stops at the State line and if you are on assignment outside the State of Florida you can be personally sued. You have personal coverage for claims arising from these activities by the University of Florida JHMHC Self-Insurance Program.

Q. How much personal coverage do I have?

- A. UF and Shands employees have \$2,000,000 per claim primary coverage and excess coverage, provided by UF HEIC, with shared per-claim limits of not less than \$10,000,000. You have \$500,000 per claim coverage for your acts as a Good Samaritan or when you engage in approved community service activities. A note of caution: coverage for community service activities is subject to pre-approval *in writing* by your department chair and the Dean of your college for UF staff, and the Hospital CEO for Shands employees, and by the UF SIP Director. Students of UF HSC colleges are covered for \$200,000 per claim with higher limits under some circumstances.

Q. When does my coverage begin? Do I need tail coverage when I leave?

- A. Coverage begins on the date of your UF or Shands employment and ends on the date your employment ends. The protection afforded by UF SIP is “occurrence based” and will remain in effect for claims and actions that arise from incidents that have occurred during the term of your employment even if they are asserted after your termination date. Students of UF HSC colleges are covered for all clinical rotations and electives that are officially approved as part of the student's UF curriculum.

Q. Do I need approval for outside employment or self-employment outside my UF practice?

- A. All faculty, both part time and full time, who desire to engage in outside employment or self-employment of any nature must obtain pre-approval of the specific activity. The faculty member must fill out the University form to make the request; the form is located at www.generalcounsel.ufl.edu/downloads/Appendices/appendixB1.pdf. Housestaff must obtain pre-approval for non-programmatic clinical activities. Requests for continuing outside activities must be resubmitted at the end of each UF fiscal year. Florida state laws and rules, as well as University regulations govern what activities may or may not be approved. (A summary of some of these laws can be found at www.generalcounsel.ufl.edu/downloads/COL.pdf.) In most instances, faculty members will not be permitted to practice medicine (treat patients) while employed by an entity other than UF. Specific questions may be addressed to the UF Associate General Counsel based at the Health Science Center (telephone 352-273-6836).