

<b>Title:</b>	<b>Professional Liability Insurance and Certificate of Insurance Process for Individuals</b>	<b>Effective Date:</b>	<b>10/01/2013</b>
<b>Author:</b>	<b>Cathy Oblea</b>	<b>Last Review Date:</b>	<b>03/03/2022</b>
<b>Location:</b>	<b>All Locations</b>	<b>Last Revision Date:</b>	<b>03/09/2021</b>
<b>Functional Area:</b>	<b>Legal</b>		

### POLICY

Professional liability insurance must be in place for all clinical professional employees/subcontractors at all times during their tenure with Liberty. Certificates of Insurance (COIs) serve as evidence of professional liability insurance coverage.

### PROCEDURE

COIs are received from Liberty's insurance brokers annually at the time of Liberty's general/professional liability policy renewal and intermittently throughout the policy year as additions or changes are needed. The Operations Coordinator receives the COIs from the Legal Department and distributes them to program directors, employees, subcontractors and customers as directed by the respective Contract Manager for each Liberty Program. It is the responsibility of the Contract Manager to ensure that COIs are distributed on a timely basis to the employees, subcontractors, and customers as necessary. Customer and employee/subcontractor requests for COIs will be directed to the Contract Manager.

### New Physicians and Dentists

Newly retained/hired physicians and dentists (MDs, DOs, DMDs, and DDS' – collectively "providers") are not automatically covered under Liberty's professional liability insurance policy but must be specifically named. In order to ensure that all providers that contract with Liberty are properly insured for professional liability insurance coverage it is imperative for the Legal Department to receive notice from the assigned Recruiter or Hiring Manager to request a COI for the provider. Said notice shall be after receipt of the provider's signed contract but prior to the provider's start date. No provider may start working for Liberty without a COI evidencing professional liability insurance. The Recruiter or Hiring Manager will attach the COI to the provider's New Hire Change of Status (COS). No New Hire COS for providers will be accepted by Human Resources without an attached COI.

### All Other Clinical Professionals

Liberty's employed clinical professionals (which does not include contracted providers) are automatically covered under Liberty's professional liability insurance policy upon the commencement of their services for Liberty pursuant to their Employment Agreement. If a COI is required by the clinical professional or by a Liberty customer where the clinical professional is providing their services, an emailed request will be sent to the Legal Department and the Legal Department will request the COI from Liberty's insurance broker. Upon receipt of the COI, the Legal Department will provide a copy of the COI to the requestor for distribution.

**Approved By:** \_\_\_\_\_

## Revision History

Version	Date	Author	Summary of Changes
#1	10/01/2013	Cathy Oblea	Policy Created
#2	03/09/2021	Cathy Oblea	Policy reviewed with the following changes: title change, replaced VPO with Contract Manager and other changes made throughout
#3	03/03/2022	Cathy Oblea	Policy reviewed with no changes needed