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

**Amount of Coverage**

Employees of Lucile Packard Children’s Hospital (LPCH) 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 Lucile Packard Children’s Hospital (LPCH) 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 LPCH; 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 Lucile Packard Children’s**
Hospital are NOT covered.

Information
For information regarding malpractice coverage, please contact:

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

Main office number 650-723-6824
Fax number 650-724-3348
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.