

## House Staff Insurance FAQ

July 1, 2024 - June 30, 2025

**Q. What professional liability insurance<sup>1</sup> does Augusta University provide for its House Staff?**

A. The Department of Administrative Services, a State agency, provides the coverage (policy # TCP 401-14-21 & CGL 401-14-21), with limits of \$1 million per person bringing a claim, and \$3 million per occurrence. There is no annual aggregate limit for the DOAS policy.

**Q. Does WMCG or the Physicians Practice Group provide any insurance for House Staff? No.**

A. While WMCG does fund many House Staff positions, all House Staff are employed by the Augusta University, and all salary and benefits are provided directly from AU.

**Q. Does my insurance cover me when I go off-campus?**

A. Yes. Both the DOAS policies apply to any activities that are within the scope and course of your employment (i.e., part of your residency training program). There is no geographic limit, so you are covered wherever you go, provided that the suit is brought in a court in the United States.

**Q. Does my insurance continue to cover me after I leave AU?**

A. Yes, it does continue. The DOAS insurance is an “occurrence based” policy, meaning that it covers any occurrence during the policy period, regardless of when the suit is brought. Accordingly, you also would not need tail coverage since it is not “claims made” insurance.

**Q. Can I be named in a lawsuit?**

A. Theoretically, yes; however, the Georgia Tort Claims Act does state that employees of State agencies (like AU employees) cannot be held personally liable for their actions as a State employee, and that they should not be named as individual defendants in a suit. We maintain that this law makes House Staff immune from suits and liability. The courts have held that this protection also applies to faculty physicians. Also, this Georgia law would not apply in a case brought in another state's courts.

**Q. How do I obtain verifications of insurance and claims histories?**

A. By contacting the AU Office of Legal Affairs. When you apply for a medical license, medical staff privileges, or membership a managed care network, you will be asked to provide written proof that you are insured for your past professional practice, and a history of any claims that have been brought against you. These requests should be sent to the AU Office of Legal Affairs at the address below. You can also contact us with any questions concerning your coverage or other legal issues.

Augusta University Office of Legal Affairs  
Room AA2028  
1120 15th Street  
Augusta, GA 30912  
(706) 721-4018 (phone)  
(706) 721-8014 (fax)  
E-mail: [legal@augusta.edu](mailto:legal@augusta.edu)

<sup>1</sup> Professional liability insurance is malpractice insurance; it covers liability arising from your professional practice. Of course, AU provides its House Staff with other insurance, such as workers compensation, health insurance, etc., but this document only addresses professional liability coverage.