Insurance

Insurance coverage is provided for protection against a variety of claims arising out of actions taken within the scope of one's employment at Mount Sinai. Coverage becomes effective on the date your employment begins.

Members of the faculty, employed by Icahn School of Medicine and/or The Mount Sinai Hospital, are insured under institutional insurance policies while performing their professional duties. Applicable insurance coverages are extended to cover faculty members' private practice activities, as part of a faculty practice plan approved by the Dean, only when fees are rendered and distributed in accordance with the faculty practice plan.

Members of the voluntary faculty are insured under the institution's policies for claims arising out of performance of their professional duties as part of the discharge of their voluntary staff responsibilities and assignments for Icahn School of Medicine and/or The Mount Sinai Hospital for which no compensation is received from the School of Medicine or The Mount Sinai Hospital. This coverage does not apply to any claims which might arise from private patient activities.

The insurance coverages described below apply to activities undertaken anywhere in the world provided any lawsuit arising out of such activities is originally brought within the United States of America, its territories or possessions, or Canada. The Risk Management Department must be notified of any plan to provide medical care outside of the United States or Canada to ensure coverage while abroad.

^ General Liability

The general liability insurance policy furnishes coverage for negligent acts of a general nature (i.e., unrelated to the provision of professional medical services) resulting in bodily injury, property damage or personal injury (e.g., defamation of character, mental anguish, false arrest, visitor trips and falls) arising out of the operations of The Mount Sinai Health System. Persons insured under this policy include employees, officers, directors, trustees, students, faculty members and volunteer workers when acting within the scope of their duties.

^ Professional Liability (Medical Malpractice)

The professional liability insurance policy furnishes coverage for liabilities arising out of the rendering of, or the failure to render, professional medical services. The term "professional medical services" includes, but is not limited to, the following:

- Medical, surgical, dental, rehabilitation, therapeutic, or nursing treatment;
- Emergency first aid and/or good Samaritan actions;
- Service on professional medical boards or medical committees of Mount Sinai.

Persons insured under this policy include employees, officers, directors, trustees, students, faculty members, and volunteer workers while acting within the scope of their duties.
Errors and Omissions

This insurance furnishes coverage for purely economic (i.e., non-bodily injury) damages resulting from errors and omissions committed by professional social workers or other non-health care professionals.

Persons insured under this policy include employees, directors, officers, volunteers and students of Mount Sinai, acting within the scope of their duties at Mount Sinai.

Directors and Officers Liability

This coverage protects Icahn School of Medicine and The Mount Sinai Hospital and their senior executives, officers and directors against claims and suits for economic loss (i.e. non-bodily injury) arising from allegations of neglect, misstatement, omission, breach of duty, and any other acts done or wrongfully attempted in the course of fulfilling the responsibilities of those positions.

Workers’ Compensation

Workers’ Compensation insurance provides payment for medical services and loss of income to employees for bodily injury arising out of and in the course of employment.

Some injuries are clearly work-related and are unquestionably covered by Workers’ Compensation. Other injuries, such as workers hurt during lunch hours or commuting to or from work, may or may not be covered depending on particular circumstances. Controverted cases are decided by the Workers’ Compensation Board.

The Security Department accepts service of all legal papers for employees of The Mount Sinai Health System respecting claims covered under any of the aforementioned coverages. Any legal papers for these claims that are received elsewhere should be forwarded to the Security Department.

Contact the Risk Management Department with any questions relating to the above insurance coverage.

Contact Us

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