

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 member hospitals of the Mount Sinai Health System, 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 member hospitals of the Mount Sinai Health System for which no compensation is received. This coverage does not apply to any claims which might arise from private patient activities.

The insurance coverages marked with an asterisk (*) 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.

✓ **International General and Professional Liability**

When outside the United States on Mount Sinai Health System business, the Health System maintains various policies to cover risks abroad, including: **Business Travel Accident** coverage with limited medical expense reimbursement and coverage for necessary medical evacuation expenses; **foreign General Liability** coverage for bodily injury, personal injury and property damage claims arising out of the operations of the Mount Sinai Health System when such claims are brought outside the United States; and **foreign Medical Malpractice** coverage for Sinai physicians (including undergraduate and postgraduate students while under the supervision of a qualified Medical Practitioner) for claims abroad.

✓ **Automobile Liability**

An individual's personal vehicle driven on authorized Mount Sinai Health System business is covered for auto liability over and above the limits provided by the individual driver's own existing coverage.

✓ **Directors and Officers Liability ***

This coverage protects Icahn School of Medicine the member hospitals of the Mount Sinai Health System 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, or other wrongful acts or omissions while acting in their respective official capacities for Icahn School of Medicine and the member hospitals of the Mount Sinai Health System.

✓ **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.

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

Contact Us

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