

GRADUATE MEDICAL EDUCATION  
POLICIES FOR HOUSE STAFF

PROFESSIONAL LIABILITY INSURANCE

**What is Medical Malpractice?**

Medical malpractice is a type of negligence. A person may be found negligent if he/she fails to exercise the same degree of caution that a reasonably prudent person would have used in the same or similar circumstances. An act of medical malpractice is distinguished from other negligent acts in that:

- The act of negligence is committed in the course of carrying out a professional responsibility.
- The Standard of Care will be tested in reference to the behavior of other physicians/healthcare providers practicing the same specialty in the same type of setting.
- Expert witness testimony will be required to establish the Standard of Care.
- The Statute of Limitations (time in which a lawsuit may be filed) may differ from medical malpractice claims.

**Long Beach Memorial Medical Center Professional Medical and Hospital Liability Program**

Long Beach Memorial Medical Center (LBMMC) and Miller Children's Hospital (MCH) have professional (malpractice) liability under the self-insured coverage of \$4,000,000 and commercial excess insurance coverage with a total aggregate of \$35,000,000. This coverage is limited to occurrences and professional services when the resident or fellow is acting on behalf of LBMMC/MCH and within the scope of duties assigned under the medical education program.

It is important to note that professional liability insurance protection does not extend to intentional wrongdoings nor acts or omissions occurring outside the course and scope of the hospital's medical education program.