

University of Florida J. Hillis Miller Health Center Self-Insurance Program

CERTIFICATE OF LIABILITY PROTECTION University of Florida College of Medicine

This memorandum provides a summary of the professional and patient general liability protection for claims and actions which arise from the acts or omissions of University of Florida College of Medicine (UFCOM) health care faculty, residents, and employees while acting within the course and scope of their employment, and/or for UFCOM students while in an approved UFCOM course of study or training program. A full description of the terms and conditions of the protections noted herein can be obtained from the administrative office of the University of Florida J. Hillis Miller Health Center Self-Insurance Program (UFSIP), a self-insurance program created pursuant to the authority of section 1004.24, Florida Statutes.

The UFCOM is a component of the University of Florida Board of Trustees (UFBOT). To the extent the State of Florida has partially waived its immunity to tort claims as described in section 768.28, Florida Statutes, the UFBOT is protected for a professional or patient general liability claim or judgment by any one person in a sum not exceeding TWO HUNDRED THOUSAND DOLLARS (\$200,000), and for total claims or judgment arising out of the same incident or occurrence in a total amount not exceeding THREE HUNDRED THOUSAND DOLLARS (\$300,000), without an annual aggregate, such protection being provided by the UFSIP. Additional protection is provided by the UFSIP for total professional or patient general liability claims or judgment arising out of the same incident or occurrence up to ONE MILLION DOLLARS (\$1,000,000), without an annual aggregate and inclusive of the statutory limits described above, for any loss in excess of the statutory limits of liability which is assigned to the UFBOT by action of the Legislature and Governor of the State of Florida.

Individuals and entities protected by the UFSIP who are not subject to the immunity as described in section 768.28, Florida Statutes, are provided professional and patient general liability protection for total claims or judgment arising out of the same incident or occurrence up to a liability limit of TWO MILLION DOLLARS (\$2,000,000), without an annual aggregate, with such protection being provided by the UFSIP.

Students of the UFCOM, while participating in a pre-approved course of study or training program, and when not subject to the immunity as described in section 768.28, Florida Statutes, are provided professional and patient general liability protection for total claims or judgment arising out of the same incident or occurrence up to a liability limit of ONE MILLION DOLLARS (\$1,000,000), without an annual aggregate, with such protection being provided by the UFSIP.

All liability protection described herein will respond to any claim or action arising from negligent acts or omissions on an OCCURRENCE basis, subject to applicable statutes of limitation and repose.

Professional liability actions filed against the UFBOT pursuant to section 768.28, Florida Statutes, are subject to section 766.112(2), Florida Statutes, which provides that any judgment against the UFBOT for medical malpractice actions shall be on the basis of the UFBOT's comparative fault and not on the basis of the doctrine of joint and several liability and that the sole remedy available to a claimant to collect damages allocated to the UFBOT shall be pursuant to section 768.28, Florida Statutes.

This Certificate of Liability Protection does not amend, alter, or modify the protection afforded by the UFSIP and is not fully descriptive of all conditions and restrictions. Further, the UFSIP is prohibited from adding as "insureds" or "protected entities" any individual or entity not described in section 1004.24, Florida Statutes, or other statute specifically authorizing their protection, nor can their protection be contractually extended to non-insureds or non-protected entities through indemnity or save-and-hold-harmless or similar agreements.

Certificate Coverage Period: July 1, 2019 12:01 a.m. to July 1, 2020 12:01 a.m. (Named Insured Local Standard Time)



Lynette M. Belforti
Operations and Underwriting Officer
March 20, 2019