

GENERAL LIABILITY COVERAGE  
FOR ISU EMPLOYEES/FACULTY  
7-07

Most Affiliation Agreements require ISU and its officers, employees/faculty, and agents to have general liability insurance, including malpractice, and proof of such coverage.

The State of Idaho and its departments and agencies are self-insured for their public liability exposures. Self-insurance is not insurance. Liability coverage is provided through the State of Idaho's Retained Risk Account established under Idaho Code § 67-5776. The liability and coverage limit is in accordance with the Idaho Tort Claims Act (I.C. § 6-901 et seq.) which is **\$500,000 per occurrence**, regardless of how many parties are involved in a single claim.

The University's comprehensive general liability coverage includes bodily injury, including personal injury, errors and omissions, medical malpractice, if applicable, and property damage covering the University and its officers, employees/faculty, and agents for claims of negligence or wrongful acts while performing duties in the course and scope of the individual's employment at ISU.

Certificates of Financial Responsibility may be obtained by contacting the OGC and the request will be sent to the Department of Administration's Risk Management Program in Boise.

If a hospital's or facility's affiliation agreement requires ISU to have more liability coverage than \$500,000, please contact Sandi Rich in the OGC to discuss, 282-2683, or mail to: [richsand@isu.edu](mailto:richsand@isu.edu).

**Faculty, while supervising students' clinical education, do have additional professional/malpractice insurance coverage under the students' insurance policy at \$1 Million per occurrence and \$3 Million aggregate.**