Liability Insurance

Washington University provides general liability insurance for all students or practicums while participating in required clinical experiences. In addition, Washington University voluntarily provides a defense and indemnification benefit for matriculated students who are candidates for the MD degree at Washington University School of Medicine.

The benefit is provided to School of Medicine students for the defense and indemnification of claims arising out of activities that are part of academic programs and only while a student is acting in their capacity as a medical student enrolled in the undergraduate medical program at the School of Medicine. This policy is subject to terms, conditions, limitations and exclusions, and each request for defense/indemnification will be decided on a case-by-case basis at the sole discretion of the university.

Defense/indemnification will not be provided for any criminal acts, acts committed while under the influence, acts in violation of law, acts in which the injury or damage results from intentional malicious conduct or wrongdoing, or acts for which the action or proceeding is brought by or on behalf of Washington University. This indemnification does not cover any liability that is insured elsewhere, but it may be in excess of any amount payable under any other such insurance.

Reporting An Incident

Any incident — either actual or alleged — involving patient injury that could lead to a claim, of which a student has knowledge, must be reported immediately to the Risk Management Office of the School of Medicine.