

Medical Professional Liability Coverage for Medical Professionals on Short-Term Medical Outreaches

Why is Medical Professional Liability Coverage important?

- US medical liability insurance usually does not cover the medical professional once he/she leaves US soil.
- Medical professionals are often called upon to administer medical care to fellow travelers or team members on airplanes and in international airports.
- Media access in even the remotest locations has increased knowledge of medical malpractice litigation as a lucrative endeavor.
- Churches and others can be included in malpractice litigation brought against an individual medical professional.
- In many countries medical professionals may be imprisoned if unable to pay retribution to the patient's family in the event of death or severe injury.

What is available?

- Medical Professional Liability coverage is available by participation in the International Helpers (Guernsey) Trust that is facilitated by Gallagher Charitable International Insurance Services (formerly Adams & Adams International).
- Coverage is available for physicians, dentists, chiropractors, physician assistants, nurse practitioners, registered nurses, pharmacists, physical therapists, occupational therapists and various medical technicians.
- All medical care that is given outside of the US and Canada, and is within the practitioner's level of certification, is covered.
- Three classifications of participation are available and are dependent on your licensure in the US.

Classification 1	General medical no surgery	\$ 4.70/day
Classification 2	General medical with minor surgery	\$ 7.05/day
Classification 3	Specialists providing surgical procedures	\$ 9.50/day

- Individual physicians, surgeons, nurses and various medical technicians or groups of these people stationed abroad for long periods may participate in an annual arrangement.
- Legal suits can be filed anywhere in the world including the US.

How to obtain coverage?

- Contact Gallagher Charitable International Insurance Services – <http://www.aaintl.com> Contact person: Tommy Boggs
- The International Helpers (Guernsey) Trust website www.internationalhelpers.co.gg requires a User Name and Password to

participate in the Trust. This will be assigned by Gallagher Charitable International Insurance Services.

- A short *Group Short-term Medical Professional Volunteer Enrollment and Participation Agreement* must be completed.
- For medical teams the medical professionals names must be submitted prior to the trip with the following information:
 - Name
 - Date of birth
 - Contact information
 - Dates of the trip – number of days
 - Medical license number
 - State of licensure
 - DEA number (requested on the International Helpers website but is not required) HealthCare Ministries does not supply this information.
 - Nature of practice
 - License in good standing?
- A check for the total team expense must be made out to “RIL Administrators” and mailed to Gallagher Charitable International Insurance Services
- The registration information and Trust payment will be sent on to International Helpers by Gallagher Charitable International Insurance Services
- A confirmation form from the Trust including all the names and medical professionals’ information will be sent to the identified contact person for the church/organization