

Sports Medicine/ Interstate



July 2009

As an Indiana healthcare provider you may be engaged as an independent contractor by a high school, university or professional sports organization.

Professional liability underwriters require notification that may result in underwriting action, premium increase or policy enhancement.

If you travel with the team outside of Indiana it poses a challenge with consideration for:

- Licensing requirements as a condition of protection.
- Licensing requirements of other states.
- International protection including both underwriting and legal challenges.
- Excess contingent liability limits, i.e., the Indiana Medical Malpractice Act does not apply to incidents occurring outside of the State of Indiana and accordingly, your current limits of liability are \$250,000 per incident/\$750,000 aggregate.

Effective July 1, 2009 the Indiana Medical License Board will no longer require a visiting team physician to be licensed in the State of Indiana.

Please call for advice.

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