

Good Samaritan Health & Wellness Center
Policies and Procedures

Subject: Insurance	Policy #: 3.25
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3.25 Insurance

Policy: At the direction of the Board of Directors, and in conformance with policies adopted by the Board, the CEO will cause to be in place and maintained, a comprehensive program of liability insurance addressing all aspects of GSHWC's operations.

Purpose: To insure GSHWC has the appropriate insurance coverage to protect its assets.

Procedures:

1. Annually, the CEO will present to the Board of Directors an "Insurance Summary" of the insurance coverage's obtained for GSHWC. The "insurance summary" will include details of each insurance policy providing the type of insurance coverage, the level of coverage, the subject areas, the premiums, and any significant exclusions from coverage.

The Board requires the following types of insurance coverage:

- a. General Liability insurance providing coverage for acts and omissions of GSHWC, the Board of Directors, and its staff that may result in injury to individuals or groups resulting from other than medical services issues.
- b. Property insurance providing coverage for the physical assets of GSHWC in the event of loss or damage resulting from fire, accident, water, etc. Additionally, GSHWC has coverage for employee dishonesty in the event of theft by an employee (i.e., bonding of employees).

- c. Malpractice insurance providing coverage to the GSHWC, its practitioners, and other staff in the provision of medical services. GSHWC is a recipient of Federal grant funds, and, as such, has primary coverage for malpractice insurance under the Federal Tort Claims Act (FTCA), a Federal malpractice coverage program under the auspices of the Attorney General of the United States. In addition to FTCA, the GSHWC will research and provide GAP insurance where necessary to insure for any issues not covered by FTCA.

- d. Directors and officers liability insurance provides coverage for the Directors and Officers of GSHWC as long as they have acted in good faith in the fulfillment of their duties and responsibilities.

GSHWC will maintain a risk management program for all employee and patient incidents.