

MEMO



TO: Districts Mutual Insurance Risk Managers

cc: Linda Joski

FROM: Steven Stoeger-Moore

DATE: 2 November 2004

RE: Incidental Medical Malpractice

The DMI program of insurance provides coverage for incidental medical malpractice. This type of coverage extends to instruction and the practice of skills commensurate with instruction (during a practicum experience for example). The medical skill and its administration are an “incidental” part of the instructional basis for learning and the demonstration of mastery of the skill.

A true medical malpractice exposure exists when there is no longer any instructional component involved. A medical malpractice exposure exists when the medical procedure is being performed in an invasive manner (tooth extraction or root canal procedure, for example).

Please keep in mind DMI contemplates the incidental medical malpractice exposure when these procedures are being practiced in an educational setting (classroom, lab or practicum site) but not in any invasive manner.

If your District is providing medical and/or dental services of an invasive nature please contact me for further discussion of this exposure.

Thank you for your continued support.