



Florida International University FBOG Self-Insurance Program

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March 20, 2026

CERTIFICATE OF LIABILITY PROTECTION

Florida International University Herbert Wertheim College of Medicine

This memorandum provides a summary of the professional and patient general liability protection for claims and actions which arise from the acts or omissions of Florida International University Herbert Wertheim College of Medicine (FIUCOM) health care faculty, residents, and employees while acting within course and scope of their employment, and/or FIUCOM students while in an approved FIUCOM course of study or training program.

The FIUCOM is a component of the Florida International University Board of Trustees (FIUBOT). To the extent the State of Florida has partially waived its immunity to tort claims as described in section 768.28, Florida Statutes, the FIUBOT is protected for a professional or patient general liability claim or judgment by any one person in a sum not exceeding TWO HUNDRED THOUSAND DOLLARS (\$200,000), and for total claims or judgment arising out of the same incident or occurrence in a total amount not exceeding THREE HUNDRED THOUSAND DOLLARS (\$300,000), without an annual aggregate, such protection being provided by the Florida International University College of Medicine Self-Insurance Program (FIUSIP), a self-insurance program created pursuant to the authority of section 1004.24, Florida Statutes. Additional protection is provided by the FIUSIP for total professional or patient general liability claims or judgment arising out of the same incident or occurrence up to ONE MILLION DOLLARS (\$1,000,000), without an annual aggregate and inclusive of the statutory limits described above, for any loss in excess of the statutory limits of liability which is assigned to the FIUBOT by action of the Legislature and Governor of the State of Florida.

Individuals and entities protected by the FIUSIP who are not subject to the immunity as described in section 768.28, Florida Statutes, are provided professional and patient general liability protection for total claims or judgment arising out of the same incident or occurrence up to a liability limit of ONE MILLION DOLLARS (\$1,000,000), without an annual aggregate, with such protection being provided by the FIUSIP.

Students of the FIUCOM, while participating in a pre-approved course of study or training program and when not subject to the immunity as described in section 768.28, Florida Statutes, are provided professional and patient general liability protection for total claims or judgment arising out of the same incident or occurrence up to a liability limit of ONE MILLION DOLLARS (\$1,000,000), without an annual aggregate, with such protection being provided by the FIUSIP.

All liability protection described herein is occurrence-based coverage.

Professional liability actions filed against the FIUBOT pursuant to section 768.28, Florida Statutes, are subject to section 766.112(2), Florida Statutes, which provides that any judgment against the FIUBOT for medical malpractice actions shall be on the basis of the FIUBOT's comparative fault and not on the basis of the doctrine of joint and several liability and that the sole remedy available to a claimant to collect damages allocated to the FIUBOT shall be pursuant to section 768.28, Florida Statutes.

This Certificate of Liability Protection does not amend, alter, or modify the protection afforded by the FIUSIP and is not fully descriptive of all conditions and restrictions. The FIUSIP is not authorized to provide liability protection, or to extend liability protection by contract, hold harmless agreement, or otherwise, to categories of persons or entities not qualified under section 1004.24, Florida Statutes.

Certificate Coverage Period: July 1, 2026 12:01 a.m. to July 1, 2027 12:01 a.m. (Named Insured Local Standard Time)