



CERTIFICATE OF INSURANCE AND CLAIMS HISTORY FAQ

CERTIFICATES OF INSURANCE (COI)

Q: How do I request a copy of a certificate of insurance from Rush?

A: Please complete the [Request for Claims History and Certificate of Insurance](#) form in its entirety and submit it to Risk-Requests@rush.edu. This applies to ALL requests for certificates of insurance for all current or former Rush personnel or students for any type of insurance (e.g., professional liability general liability, property, special events, etc.) ([See Special Events FAQ](#)).

Q: Can I request a copy of the certificate of insurance for my personal records?

A: No, RUSH Legal can only issue a certificates of insurance to the requesting institution. Employees and students (former and current) cannot be provided a copy of the issued certificates of insurance for their personal records.

Q: Once my request is submitted, how long will it take to process the certificates of insurance?

A: Due to the volume of requests, it may take up to ten (10) business days to fulfill your request. Please note that requests to expedite the process cannot be honored.

Q: Why do I need to complete the request for claims history and certificate of insurance form?

A: RUSH Legal needs to obtain information as to the purpose of the request in order to provide the appropriate documentation. By obtaining as much information as possible about your request upfront, we can avoid any processing delays.

Q: Why do you need a copy of the agreement between Rush and another entity in order to issue a certificate of insurance?

A: RUSH Legal needs to review the contractual requirements pertaining to insurance coverage in order to provide the proper certificate of insurance.

Q: Why do certificates of insurance expire each year?

A: Insurance programs typically renew annually. As such, updated certificates of insurance must be issued to reflect the operative period.

Q: I plan to moonlight at another hospital. Will I be covered by Rush for any potential medical malpractice?

A: We cannot issue a certificate of insurance to a provider working outside of the scope of their employment with Rush. If you choose to moonlight at another institution, you will need separate professional liability coverage.

CLAIMS HISTORY REPORT FAQ

Q: Does the issued claims history report account for the practitioner's entire claims history including any prior employers?

A: No. The claims history report issued by Rush is limited to the period of time in which the practitioner was an employee of Rush and/or covered under Rush's professional and general liability insurance.

Q: What type of claims are reported on a claims history report?

A: Rush reports any past or present professional and general liability lawsuits in which the practitioner was named as a defendant during the period of time he or she was an employee of Rush and/or covered under Rush's professional and general liability insurance. Rush does not report claims in which the practitioner was identified as a "Respondent in Discovery" in a lawsuit.

Q: What information is provided in a claims history report?

A: We provide as much detail as we can in our reports which includes the claimant's name, the docket number, the date of filing, and the current status and/or date of dismissal (if applicable). We will not provide specifics about the allegations purported against a specific provider, specific details related to any settlements made on behalf of a provider, or provide any documents from the legal case file.

Q: Can I request a copy of the claims history report for my personal records?

A: No, RUSH Legal will only issue a claims history report to the requesting institution. Employees or students (former or current) will not be provided a copy of the issued report for their personal records.