



# NURSE'S PROFESSIONAL LIABILITY

## Why should a nurse have their own coverage?



Employer's coverage puts the interest of the employer first

Although an employer's insurance policy may cover their employed nurses, the employer is the named insured. The insurance carrier is usually going to put the interest of the employer first.



Covers the expense of a complaint to the board of nursing

An individual nurse having their own professional liability policy comes with added coverages. One of those coverages would include sublimits for administrative hearing expense. This would include defense coverage for disciplinary, licensure or similar administrative proceedings. Another sublimited coverage would be loss of earnings related to the defense of a covered claim.



W-2 employee vs. 1099 contractor policy language

Individual nurses should watch for policy language of who is an insured in their employer's policy. A lot of times independent contractors will not be covered under the employer's policy. This would cause the nurse to need their own professional liability policy.

## Will a nurse having their own professional liability policy make them more likely to be sued?

The short answer is no. Most lawsuits are going to name anyone and everyone that could have been involved, without knowing the insurance coverage of the employer or individual beforehand.

**800-878-9891**

*If you have clients who are nurses, have you checked with them to see if they have a professional liability policy?*

## How Arlington/Roe can help

- Premiums starting at \$102 annually
- PCF limits/enrollment available in Indiana
- \$1M/\$6M limits
- Can write coverage for employed or self-employed/contracted individuals
- Can be primary coverage if there is no coverage from the employer or excess to coverage provided by the individual's employer

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