



Nurses

Professional Liability Insurance to help safeguard your career

Employer-provided malpractice insurance may deliver only partial coverage

At Nurses Service Organization (NSO), we offer a simple, affordable solution to help cover your assets, your license and career. When you purchase your OWN individual professional liability insurance, if a covered claim arises, your interests come first.

Meeting the needs of nurses

- **Professional Liability:** Coverage for settlement of a malpractice claim or damages awarded. The aggregate amount is the maximum amount available to insure you against multiple claims within the annual policy period.
- **Your own Defense Attorney:** If your employer accuses you of not following proper procedures or if a case comes down to your word against that of a patient, with your own individual coverage you'll have a defense attorney to represent your interests in court. Legal fees are paid in addition to your professional liability limits—win or lose.
- **License Protection:** If your employer or a patient files a complaint with the state licensing board, you could face a hearing and thousands of dollars in legal fees.

This coverage reimburses you for defense of your license or disciplinary action and other expenses arising out of a covered incident.

- **Reimbursement for Defendant Expenses:** A malpractice lawsuit will likely cost you money and could mean thousands out of your pocket. Your policy through NSO will reimburse you for lost wages, travel and other covered expenses when you attend a trial, hearing, or proceeding as a defendant.
- **Deposition Representation:** If a patient is injured where you work, though you may not be named in the lawsuit, you may receive a subpoena for testimony. This coverage will pay for an attorney to represent you at a deposition that arises out of a covered claim.
- **Information Privacy:** Extends coverage to pay HIPAA fines and penalties arising from a HIPAA proceeding.
- **Sexual Misconduct:** While the policy pays to defend you against allegations of sexual misconduct related to your professional services, this extension provides a \$25,000 sublimit for covered sexual misconduct claims.
- **Damage to Property of Others:** Pays for unintentional damage you cause to someone else's property while at your residence or workplace.

Over, please.



Celebrating 40 years of commitment to nurses

- **Assault:** Coverage for medical expense if you are the victim of a violent act while at work or on your way to work. Also includes expenses for workplace violence counseling.*
- **First Aid Expense:** Reimbursement for expenses you incur while rendering first aid to a person other than yourself.

- **Medical Payments:** Pays for the medical expenses to others injured at your residence or business premises.
- **Personal Liability:** Covers you for liability damages for claims resulting from covered incidents at your residence that arise out of an activity unrelated to your work.

Coverage	Policy Limits
Professional Liability	\$1 million each claim; \$6 million aggregate
License Protection	\$25,000 aggregate \$1,000 per day; \$25,000
Defendant Expense Benefit	aggregate \$10,000 aggregate \$25,000
Deposition Representation	aggregate \$25,000 sublimit \$1 million
Information Privacy	aggregate \$10,000 incident; \$10,000
Sexual Misconduct	aggregate \$25,000 aggregate \$10,000
Personal Liability	aggregate \$25,000 per person; \$100,000
Damage to Property of Others	aggregate
Assault – includes Workplace Violence Counseling*	
First Aid	
Medical Payments	

Get a Free Quote

www.nso.com/steps

Renew Your Policy

Over 550,000 nursing professionals count on NSO for peace of mind.

800.247.1500

Underwritten by:



Administered by:



Celebrating **40 years** of commitment to nurses

*Not available in Texas. This program is underwritten by American Casualty Company of Reading, Pennsylvania, a CNA company, and is offered through the Healthcare Providers Service Organization Purchasing Group. Coverages, rates and limits may differ or may not be available in all states. All products and services are subject to change without notice. This material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. CNA is a service mark registered by CNA Financial Corporation with the U.S. Patent and Trademark Office. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claim activities. © 2016 CNA. All rights reserved. Nurses Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695), (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency, and in NM, AIS Affinity Insurance Agency.
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“You were **AMAZING!** Ensuring comfort and instilling confidence during a very uneasy and anxiety provoking time.”*

- NSO insured nurse

Nursing is your life's work.
NSO Professional Liability helps
safeguard it with:

- Malpractice Insurance
- License Defense Coverage

*Peace of mind for as low
as \$106 a year.***

Endorsed by:

Montana Nurses Association



nso.com/mna

*NSO Customer Survey.

**Rate is for a full-time employed nursing professional. Rates may vary by state. Nurses Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695), (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0694493), Aon Direct Insurance Agency, Inc. and, Aon Affinity Insurance Agency.

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