

Mandatory Student Liability Insurance may be obtained through the Nurses Services Organization

<http://www.nso.com>

1-800-247-1500

Professional Liability Insurance for Nursing Students

It's easy to think that because you're a nursing student, you can't be named in a malpractice suit. On the contrary, if a patient decides to sue, everyone involved in the patient's care may be named as a defendant. In fact, lawsuits may be filed years after you graduate. To help insure your financial future and your career, consider professional liability insurance coverage through NSO. For as little as \$35 a year, you will receive 24/7 coverage whether you're in school, change schools, or graduate.

As a nursing student, malpractice insurance offered through NSO provides the following benefits:

- Professional Liability Coverage
 - Covers you, up to \$1 million each claim, for amounts that you become legally obligated to pay as a result of a professional liability claim arising out of a covered medical incident.
 - Covers you, up to \$6 million annual aggregate, for all covered claims in the policy period.
- Defendant Expense Benefit – up to \$25,000 annual aggregate
 - Covers you up to the applicable limit for lost wages and expenses incurred when you are required to attend a trial, hearing, or proceeding as a defendant in a covered claim, subject to a \$1,000 daily limit.
- Personal Injury Insurance
 - Covers you, up to the applicable limits of liability, against claims arising from allegations of slander, libel, assault and battery, and other alleged offenses committed in the performance of your professional services.
- Damage to Property of Others – up to \$10,000 annual aggregate.
 - Provides coverage up to the applicable limit for unintentional damage you cause to someone else's property while at your personal residence or your workplace.
- First Aid Expenses – up to \$10,000 annual aggregate
 - Reimburses expenses you incur while rendering first aid to another person. For example, these expenses may include supplies from your personal first aid kit that you used to help a victim of an automobile accident.
- Deposition Representation – up to \$10,000 annual aggregate
 - A patient is injured at the facility where you work. You're not named in the lawsuit, but you receive a subpoena for testimony during the policy period. Your coverage through NSO will pay for you to be represented at the deposition by an attorney designated by the insurer.
- Sexual Misconduct/Abuse – up to \$25,000 annual aggregate
 - Insures you, up to the applicable limit of liability, for amounts you're legally obligated to pay as a result of covered claims involving acts of sexual misconduct related to professional services. (In NY, Indirect Sexual Misconduct)
- Information Privacy Coverage (HIPAA) – up to \$25,000 annual aggregate
 - This coverage reimburses you for costs to notify patients of a breach of confidential personal information in compliance with privacy protection laws. It also covers HIPAA fines and penalties that you become legally obligated to pay as a result of a covered proceeding.
- Defense Attorney Provided
 - With your own individual coverage, you'll have your own defense attorney designated by the insurer to represent you in court, when necessary. Legal fees will be paid for covered claims, in addition to your liability limits—WIN OR LOSE.

You must have your liability insurance by January 1st for Spring admission and August 1st for Fall admissions so that your coverage carries all the way through each semester.