



# NURSING PROFESSIONALS

## Professional Liability Insurance to help safeguard your career

### Employer-provided malpractice insurance may deliver only partial coverage

At 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 nursing professionals

- **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, 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 a complaint is filed against you 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.
- **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.
- **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.<sup>1</sup>

Coverage	Policy Limits
Professional Liability	\$250,000 each claim; \$750,000 aggregate
License Protection	\$25,000 aggregate
Defendant Expense Benefit	\$1,000 per day; \$25,000 aggregate
Deposition Representation	\$10,000 aggregate
Information Privacy (HIPPA)	\$25,000 aggregate
Sexual Misconduct	\$25,000 sublimit
Personal Liability	\$1 million aggregate
Damage to Property of Others	\$10,000 incident; \$10,000 aggregate
Assault – includes Workplace Violence Counseling <sup>1</sup>	\$25,000 aggregate
First Aid	\$10,000 aggregate
Medical Payments	\$25,000 per person; \$100,000 aggregate

### New Graduate Discount!

Apply within 12 months of graduation and **save 60%** on the cost of your professional liability insurance the first year, **40%** the second year and **20%** the third year!<sup>2</sup>

| Get a Quote | Purchase | Renew | [nso.com](https://nso.com)

| For Questions | 800.247.1500

<sup>1</sup>Not available in Texas.

<sup>2</sup>Must apply within 12 months of graduation to receive New Graduate Discount. Discount does not apply to new or existing policyholders who have graduated over 12 months ago. Discount can vary by state and is subject to state approval.



EMAIL: emc-hatboro@aon.com

FAX: 1-800-758-3635

10% 3 Year Risk Management Discount

INSTRUCTIONS:

- 1. You must secure a total of 6.0 Contact Hours (0.6 CEUs) or more by attending a combination of approved Learning Institutes (LIs), 90 minute and or 60 minute education sessions from the Conference Program Guide. Please note the list of unapproved sessions below. (All Sessions with Contact Hours for 2022 are approved)
2. Complete the below table including sessions
3. Sign the form. Unsigned forms will not be processed.
4. Keep a copy of this form for your records.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ Policy Number: \_\_\_\_\_

Please list the Approved Session you attended below:

Note each daytime LI = 6.0 CE, evening LI = 3.0 CE, 90 Minute Session = 1.5 CE, and each 60 Minute Session = 1.0 CE
Table with 6 columns: Date, Time, Program #, Title, CE Amount. Includes a Total CE Amount row at the bottom.

I certify that the information I have reported on this form is complete and accurate.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

ALL INELIGIBLE SESSIONS

Table with 4 columns and 3 rows for ineligible sessions.

- 30-Minute Project/Research Poster Sessions are NOT approved.
- Coverage is available to eligible residents of the US and territories including Puerto Rico.
- Discount available for individual policies only and does NOT apply to practice or business policies.
- If you are not currently an NSO customer, please contact www.NSO.com to obtain an application for coverage.
- Discount applied at each renewal for three years

Underwritten by:



One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" trademark in connection with insurance underwriting and claims activities. Copyright © 2022 CNA. All rights reserved.
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