3 Reasons Nurses Need an Individual Professional Liability Policy

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If you're a nurse, you may find yourself asking, "Do I *really* need nurses professional liability insurance?" The answer is simple: **Yes**. Just like doctors, mental health counselors, and other allied health providers, nurses run the risk of potential litigation every time they go to work. Because of this, CPH Insurance offers nurse malpractice insurance for registered nurses LPN/LVNs, and nurse aides through cphins.com and for a variety of other nurse occupations through nurseins.com. Still not fully convinced?

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1. Your employer's policy will act in the interest of the employer. There may be times when that interest is the same as yours, but in other scenarios you need someone who has your best interest in mind. In purchasing your own policy, you are guaranteed that if you ever face allegations, there is someone representing you.
2. Complaints to the board of nursing are generally not covered by a hospital or employer plan. As a result, you may be covered in a lawsuit, but if a complaint is filed to the board of nursing, you run the risk of losing the license you worked so hard to earn. By purchasing your own policy, you can know that you are protected not simply in the case of a lawsuit, but against complaints to the board as well.
3. Nurses are often considered "independent contractors," making them excluded from the coverage purchased by the doctor. If you are relying on an employer's policy for coverage, be sure to read the policy carefully to determine if you are a named employee or if you are excluded from coverage. If the policy seems ambiguous, don't hesitate to contact the insurer for clarification.

When it comes to professional liability insurance for allied health professionals, it's always better to be safe than sorry. You will never regret purchasing the best coverage you can afford. Don't wait until you risk losing your license to consider nurse professional liability insurance.