

# 3 Reasons Nutritionists Need Professional Liability Insurance

written by CPH Insurance | June 16, 2016

Nutritionists and dietitians play a key role in the health and well-being of their patients. The careful development of menus is often part of a comprehensive care plan for patients dealing with other health issues, like diabetes or high cholesterol. Each new client a nutritionist takes on represents an increased risk of liability. There are several different [claims of negligence](#) that can be brought against nutritionists.

## **3 Examples of Negligence Claims Nutritionists Face:**

1. **Practicing outside the scope of training or education.** Nutritionists and dietitians can make excellent diet and lifestyle recommendations to improve the health and well-being of their patients, but they cannot be a substitute for a general practitioner or physician. As a result, they are not permitted to make recommendations on things they are not qualified to advise on. For example, if a nutritionist advises a patient to stop taking thyroid medication without consulting the prescribing physician, the nutritionist will be held liable and could face a medical malpractice suit.
2. **Carelessness.** Nutritionists are expected to use the utmost care and attention in their work. An example of carelessness is serving contaminated food that leads to a food-borne illness outbreak. A nutritionist would be held responsible for this act of negligence.
3. **Failure to keep current.** Education doesn't end when schooling does. Dietitians are expected to keep current and informed. This includes reading scholarly journals and articles that share developments in the field. If a nutritionist is operating on the basis of outdated information, they may recommend improper or ineffective treatment.

In assuming this legal responsibility, it is important that nutritionists and dietitians purchase the appropriate professional liability insurance. One benefit that is particularly valuable to nutritionists and dietitians is [State Licensing Board Defense Coverage](#). As part of your professional liability insurance, up to \$35,000 per year will be provided to civil investigations and/or licensing board disciplinary proceedings in the event of a negligence complaint. Options to increase this coverage to \$75,000 or \$100,000 are also available at an additional premium.

Most attorneys recommend that you purchase the highest limit available, as these investigations can drag out. When it comes to your future as a nutritionist, you can never be too careful. Protect yourself and your license with [professional liability insurance](#) for dietitians.