LPN, RN & ER Nurse – What Do They All Have in Common?

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Whether you're a licensed practical nurse, a registered nurse or an emergency room nurse – each with varying job duties and responsibilities – all have one thing in common: each nursing segment needs professional liability insurance. You may think that the insurance handled by the facility in which you work for is enough coverage for you, however chances are the facility's insurance won't cover you should an incident arise. And if the hospital loses a lawsuit, it could, in turn, sue the nurse to recover damages.

Even if you're an exceptional nurse, you could still be sued, and you would still be responsible for your legal fees and any expenses incurred during the trial. Professional liability insurance for the LPN, the RN or the ER nurse is vital to ensuring the integrity of the profession and providing the nurse with essential protection should a malpractice case arise.

The most common malpractice claims against nurses center on the following:

- Failure to follow standards of care
- Failure to use equipment in a responsible manner
- Failure to communicate: In some cases, failure to communicate can cause or contribute to failure to rescue (failure to act on a patient condition, resulting in a code or a patient's death).
- Failure to document: There is a simple assessment used by the courts and that is, if it wasn't documented, it wasn't done.
- Failure to assess and monitor
- Failure to act as patient advocate. This increasingly involves challenging a physician's orders, whether these are related to medications, respiratory management, or discharge decisions, and many other aspects of patient care.

Anyone in the nursing industry deserves to cover themselves; professional liability insurance for nurses provides nurses peace of mind as they administer care to the sick – you need to worry about the people in your care. Don't also worry about whether you are properly covered while administering that care.