# Malpractice Insurance for Nurses

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Consider the following scenario: Mr. Smith, a mechanic, was admitted to ABC Medical Center after suffering a heart attack on September 4, 2006. He had coronary bypass surgery and was transferred to the Critical Care Unit. His nurse, Mary Jones, began her tour of duty with Mr. Smith as her patient at 7: 00 p.m. after his surgery. When admitted to the CCU, Mr. Smith was in a chemically induced coma. Mr. Smith was very ill during Nurse Jones' shift.

He required constant monitoring (blood pressure, blood sugar, and IVs). At the beginning of the shift, Nurse Jones assessed the IVs, including the IV for Propofol inserted into the vein on the front of the right hand. There was no documentation of this assessment, or any other assessment, in Mr. Smith's medical record until approximately nine hours later, at 4:30 a.m., when the infiltration of the IV was noted.

Mr. Smith was discharged on September 9, and consulted with a plastic surgeon due to the damage to his right hand because of the infiltration. The condition of his hand worsened and he had plastic surgery on September 21 at the same hospital. After the surgery, Mr. Smith received no order for physical therapy for his hand, and its condition continued to deteriorate.

In June of 2007, Mr. Smith filed a lawsuit against the hospital, alleging he was negligently treated and cared for, which directly lead to the infiltration of the IV containing Propofol, resulting in "severe and permanent" damage to his right hand, right arm, and body.

In this case, Mr. Smith could name Nurse Jones as a defendant in the suit. This is based on several factors. First, there is no limit to the number of individuals or entities that can be named in a law suit. Another factor is those who are named as defendants must be "necessary parties" to the suit, as Nurse Jones clearly was. The next factor that would have to be considered is applicable standard of care.

**Two standards include:**

1. Interventions are delivered in a manner that minimizes complications and life-threatening situations.
2. Evaluation occurs within an appropriate time frame after interventions are initiated.

If the plaintiff can prove that Nurse Jones failed to uphold these or other standards of care, she may be held liable. Professional Liability Insurance for Nurses is essential to protecting nurses from such a situation. Whether it be a result of carelessness or negligence, professional medical malpractice insurance is important to have so that if and when these types of suits come against you, you will have the defense needed to go to trial.

When we think of medical malpractice, we often focus on doctors, but nurses can be held just as liable

in these cases. It is essential to purchase professional liability insurance for nurses.