[Nurses Do The Caring But Are They Cared For?](#)

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Nurses have the need for care just as any other healthcare professional. At CPH Insurance we take pride in providing optimum care for the future of nurses, by providing professional liability insurance to protect your career from future liabilities. Say you have administered the wrong dosage of medication – or you were negligent in noticing the signs that someone could be having a reaction to medication. Or perhaps you failed to provide care at a crucial time during the patient's visit. All of these things could result in a malpractice suit against you and if you're not covered by professional liability insurance, you could lose more than just your employment.

Moreover, opting not to have what amounts to relatively inexpensive coverage may end up costing more in the long run. All nurses, no matter their practice, should carry an individual policy for professional liability coverage.

One of the main reasons nurses often fail to acquire insurance is because they believe their employer's insurance will cover them. The first question to ask an employer is how much that insurance will provide and for what. Nurses should always ask for a written copy of that policy to know exactly how much is covered in the event an incident arises.

In addition, nurses need coverage outside of their place of work, for instance if they volunteer in places such as free clinics. They should check to make sure their policy will cover those situations. Some professional liability insurance policies do not cover actions outside of the nurses' scope of practice.

When selecting a policy, nurses are advised to ask whether it is an occurrence policy, providing coverage for incidents that happened during the term of the policy, or a claims-made policy, which only covers if the claim is filed while the policy is active.

There is plenty to think about for the nursing professional; above all, administering the best level of care available. You know you are a good nurse, but mistakes happen. Make sure you are cared for the same as others in your profession.