

# What Do You Know About Your Employers Insurance Policy?

written by CPH Insurance | June 16, 2016

After some great feedback from our previous post, [But I Have A Group Insurance Policy At Work? Why Nurses Need An Individual Plan](#), CPH Insurance would like to follow up with some additional considerations for practicing nurses and nurses-in-training.

The fact is that there are exclusions to corporate and group policies during lawsuits. Since nurses are employed in such a diverse field with a variety of different working environments, it is absolutely imperative to know the specifics of your employer's professional liability insurance policy. Employed nurses can always ask their employer for a copy to review the policy, however given the professional jargon, you may need to have an attorney review it to ensure coverage is applicable to you as an individual.

At the end of the day, regardless of where they are employed, the absolute only way for nurses to guarantee individual protection should they be named in a lawsuit is to be an individual policy holder. For the low cost of a couple hundred bucks or less per year, individual professional liability insurance is a peace of mind knowing that should a nurse be named in a lawsuit, he or she will be protected with their own defense and legal advice, an attorney who has their best interest in mind.

After countless hours of schooling, training, and practicing, nurses put a significant upfront investment into their careers. And unfortunately despite even the best of intentions, accidents do happen. If a liability case does arise, and a nurse is not covered individually, they're not only putting their job at risk with their current employer, but depending on the extent of damage named in the lawsuit, nurses are putting their entire hard-earned career on the line. In addition to the stress and emotional duress being named in a lawsuit can cause, nurses without individual policies will also be responsible for paying any incurred legal fees and expenses if the case goes to trial.

Protect your career today and ensure the security of your future with a professional liability policy! [CPH Insurance](#) offers an instant free quote assessment found [here](#), from our website.