

# Why Does An Upper Level Student Need Insurance?

written by CPH Insurance | June 16, 2016

Jennifer is a nursing student. She's two months away from completing her internship at the hospital. A new patient comes onto the floor out of surgery, for the first day the patient rests and all is well on Jennifer's clock. She heads home with a huge smile on her face, unaware that her life will change drastically the following day.

The next day she arrives for her shift – the floor is slammed and Jennifer is asked by one of the other nurses to replace the catheter in the patient from yesterday – Jennifer says no problem, besides it's a routine process. Unfortunately Jennifer forgot to read the chart on her patient and went straight to inserting the new catheter. The patient has an allergic reaction and codes on Jennifer. Trembling she frantically calls for back up, but it's too late. The patient goes into anaphylactic shock and she dies right then and there on sight.

As a nursing student there comes a time that instead of classrooms and exams you begin using your talents and skills to treat real people. The time when you transform that safe and secure learning environment into a real life practice, with real patients and real problems; and along with real patients comes real risk.

Regardless of your field of study working, when dealing with patients something can go wrong at any moment that could cost you the rest of your career. When people file for a malpractice suit, they typically list everyone that was in contact with their case including students. If this happens while you are involved with the patient, how will you protect yourself?

Even if you are dismissed from the claim chances are your attorney and legal fees will be almost as much as your student loans and that's before you even get out of school and into the field. Jennifer found herself in the middle of a lawsuit that was not looking very bright for her future. Because Jennifer thought the hospital liability insurance would protect her if anything ever happened she refused the [policy](#) from [CPH & Associates](#). Big mistake! Now all attorney fees will be coming out of her pocket, instead of being covered under an insurance policy.

Most, if not all of the places you intern with will have their own [professional liability insurance](#), but having your own is a matter of protecting your own interests and your future. A [professional liability insurance](#) policy will cover you from expenses generated by legal processes, will provide you with an attorney who will be dedicated to defending your interests instead of the interest of the company you are working for and will offer you guidance in the event of a lawsuit.

Jennifer never expected that something like this would happen to her and especially not so early in her career. She now understands the importance to her career for getting an individual professional liability insurance policy to protect the “What If’s” in life.