

# Welcome New Member of WNA!

## From Your Friends at NSO

### 3 Common Misconceptions about Malpractice Insurance<sup>1</sup>

#### #1 | NURSES RARELY GET SUED

**\$90 million** paid by the NSO Program for nurses' malpractice claims over 5 years

**\$201,670** average cost of a malpractice claim against a nurse

#### #2 | MY EMPLOYER'S INSURANCE COVERS ME

Your employer's policy may not defend you for complaints filed with your Board of Nursing

**\$3,988** average legal cost to defend a nurse during a licensing complaint

#### #3 | MOST CLAIMS AGAINST NURSES ARE FRIVOLOUS

**44.3%** malpractice claims against nurses involve the death of a patient

**45.9%** of malpractice allegations against nurses are due to treatment

### NSO Professional Liability Insurance for Nurses



#### Experience

Over **550,000** nursing professionals insured nationwide



#### Peace of Mind

**96%** of our insureds who have experienced a claim would recommend NSO<sup>2</sup>



#### Expertise

Our underwriter CNA wins **90%** of the malpractice lawsuits that go to trial<sup>2</sup>



#### Stability

Providing malpractice insurance to nursing professionals since **1976**

Administered by:



Endorsed by:



Underwritten by:



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1.800.247.1500

[nso.com](http://nso.com)

<sup>1</sup>Nurse Professional Liability Exposures: 2015 Claim Report Update, NSO and CNA, [www.nso.com](http://www.nso.com), October 2015.

<sup>2</sup>CNA Customer Satisfaction Survey, 2015.

Nurses Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.



## NURSES Professional Liability Insurance to help safeguard your career

### Employer-provided malpractice insurance may deliver only partial coverage

At Nurses Service Organization (NSO), we offer a simple, affordable solution to help cover your assets, your license and career. When you purchase your own individual professional liability insurance, if a covered claim arises, your interests come first.

### Meeting the needs of nurses

- **Professional Liability:** Coverage for settlement of a malpractice claim or damages awarded. The aggregate amount is the maximum amount available to insure you against multiple claims within the annual policy period.
- **Your own Defense Attorney:** If your employer accuses you of not following proper procedures or if a case comes down to your word against that of a patient, with your own individual coverage you'll have a defense attorney to represent your interests in court. Legal fees are paid in addition to your professional liability limits—win or lose.
- **License Protection:** If your employer or a patient files a complaint with the state licensing board, you could face a hearing and thousands of dollars in legal fees. This coverage reimburses you for defense of your license or disciplinary action and other expenses arising out of a covered incident.
- **Reimbursement for Defendant Expenses:** A malpractice lawsuit will likely cost you money

and could mean thousands out of your pocket. Your policy through NSO will reimburse you for lost wages, travel and other covered expenses when you attend a trial, hearing, or proceeding as a defendant.

- **Deposition Representation:** If a patient is injured where you work, though you may not be named in the lawsuit, you may receive a subpoena for testimony. This coverage will pay for an attorney to represent you at a deposition that arises out of a covered claim.
- **Information Privacy:** Extends coverage to pay HIPAA fines and penalties arising from a HIPAA proceeding.
- **Sexual Misconduct:** While the policy pays to defend you against allegations of sexual misconduct related to your professional services, this extension provides a \$25,000 sublimit for covered sexual misconduct claims.
- **Damage to Property of Others:** Pays for unintentional damage you cause to someone else's property while at your residence or workplace.
- **Personal Injury:** Insures you up to the applicable limits of liability against covered claims arising from allegations of libel, slander, invasion of privacy and other alleged personal injuries.
- **Business Owner Coverage Extension:** *(added upon request)* If you own a business, there is always the chance you could be named in a malpractice suit under your individual name. This extension provides coverage for business owners if sued personally under their own name.

Endorsed by:

*Over, please.*

- **Assault:** Coverage for medical expense if you are the victim of a violent act while at work or on your way to work. Also includes expenses for workplace violence counseling.\*
- **First Aid Expense:** Reimbursement for expenses you incur while rendering first aid to a person other than yourself.
- **Medical Payments:** Pays for the medical expenses to others injured at your residence or business premises.
- **Personal Liability:** Covers you for liability damages for claims resulting from covered incidents at your residence that arise out of an activity unrelated to your work.

Coverage	Policy Limits
<b>Professional Liability</b>	\$1 million each claim; \$6 million aggregate
<b>License Protection</b>	\$25,000 aggregate
<b>Defendant Expense Benefit</b>	\$1,000 per day; \$25,000 aggregate
<b>Deposition Representation</b>	\$10,000 aggregate
<b>Information Privacy</b>	\$25,000 aggregate
<b>Sexual Misconduct</b>	\$25,000 sublimit
<b>Personal Liability</b>	\$1 million aggregate
<b>Damage to Property of Others</b>	\$10,000 incident; \$10,000 aggregate
<b>Assault – includes Workplace Violence Counseling<sup>1</sup></b>	\$25,000 aggregate
<b>First Aid</b>	\$10,000 aggregate
<b>Medical Payments</b>	\$25,000 per person; \$100,000 aggregate

### New Graduate Discount!

Apply within 12 months of graduation and **save 60%** on the cost of your professional liability insurance the first year, **40%** the second year and **20%** the third year!<sup>2</sup>

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| For Questions |

800.247.1500



*Over half a million nursing professionals count on NSO for peace of mind.*

Underwritten by:



Administered by:



<sup>1</sup>Not available in Texas.

<sup>2</sup>Must apply within 12 months of graduation to receive 3-year New Graduate Discount. Discount does not apply to new or existing policyholders who have graduated over 12 months ago. Discount does not apply in the state of CA or NY.

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