

What Every Policyholder Should Know

About your Certificate of Insurance

About Coverage

This program provides coverage for claims of negligence in the conduct of your professional duties. Your coverage is up to the limits of liability stated on your Certificate of Insurance.

Professional Liability Coverage

Covers you for amounts up to your limits of liability for amounts that you become legally obligated to pay as a result of a professional liability claim arising out of a covered medical incident. Also covers you up to the aggregate limits of liability for all covered claims in the policy period.

Defense Costs

Once named in a lawsuit, you must defend yourself. With this program, you worry about clearing your good name – not paying the bill. Your individual professional liability coverage pays your covered legal defense, regardless of whether you win or lose. Even the cost of investigating claims is covered.

License Protection

In the event you are brought up on disciplinary charges arising out of a covered license protection incident, this program supports your need for legal representation, reimbursing you up to \$25,000 aggregate, attorney fees \$200 per hour.

Defendant Expense Benefit

Taking time away from work to appear in court as a defendant in a covered medical incident could have a serious impact on your income. This program reimburses you for lost wages and other covered expenses when you are required to take time away from work to appear in court as a defendant in a covered medical incident, up to the limits on your Certificate of Insurance.

Deposition Representation

Pays attorney fees of an attorney designated by the insurer as a result of your required appearance at a deposition that arises out of professional services.

Assault Coverage

If you become the victim of a violent action at work or while commuting to or from your workplace, this coverage provides reimbursement up to the applicable limit, for your covered medical expenses or damage to your property. (Coverage not available in Texas).

Medical Payments

Pays up to the applicable limit for reimbursement of medical expenses incurred by others injured at your residence or business premises as a result of a covered incident.

Personal Injury

Covers you in the event of charges of privacy violation, slander, libel, assault and battery, and other alleged personal injuries committed while carrying out your professional duties.

First Aid

Reimburses you for expenses you incur in rendering first aid to others.

Your healthcare profession

Your professional liability insurance limits

CNA		HEALTHCARE PROVIDERS SERVICE ORGANIZATION PURCHASING GROUP		nsso Nurses Service Organization	
Certificate of Insurance POLICY FORM					
Producer 018068	Branch 970	Prefix HPG	Policy Number 01234567891	Policy Period from 01/05/15 to 01/05/16 at 12:01 AM Standard Time	
Named Insured and Address: Samuel A. Sample 123 Street Name City, State Zip Code			Program Administered by: Nurses Service Organization 159 E. County Line Road Haddon, PA 19040-1215 1-800-247-1500 www.nso.com		
Medical Specialty: Licensed Professional	Code: 90723	Insurance is provided by: American Casualty Company of Reading, Pennsylvania 333 S. Wabash Avenue, Chicago, IL 60604			
Professional Liability	\$X,000,000 each claim		\$X,000,000 aggregate		
Your professional liability limits shown above include the following: * Good Samaritan Liability * Malplacement Liability * Personal Injury Liability * Sexual Misconduct Included in the PL limit shown above subject to \$ 25,000 aggregate sublimit					
Additional Coverage					
Coverage Extensions					
License Protection	\$XX,000	per proceeding	\$XX,000	aggregate	
Defendant Expense Benefit	\$XX,000	per day limit	\$XX,000	aggregate	
Deposition Representation	\$XX,000	per deposition	\$XX,000	aggregate	
Assault	\$XX,000	per incident	\$XX,000	aggregate	
Includes Workplace Violence Counseling					
Medical Payments	\$XX,000	per person	\$XX,000	aggregate	
First Aid	\$XX,000	per incident	\$XX,000	aggregate	
Damage to Property of Others	\$XX,000	per incident	\$XX,000	aggregate	
Information Privacy (HIPAA) Fines and Penalties	\$XX,000	per incident	\$XX,000	aggregate	
Workplace Liability					
Workplace Liability	Included in Professional Liability Limit shown above				
Fire & Water Legal Liability	Included in the PL limit shown above subject to \$150,000 aggregate sublimit				
Personal Liability	\$1,000,000 aggregate				
Total: \$					
Base Premium \$	Surcharge \$	Local Tax \$			
Premium reflects Self Employed, Part Time					
Policy Forms & Endorsements (Please see attached list for a general description of many common policy forms and endorsements.)					
G-121500-D GSL15564 GSL3908	G-121503-C GSL15565	G-121501-C GSL17101	G-145184-A GSL13424NJ	G-147292-A G-123849-C29	GSL15563 GSL3886
Thomas F. Motamed Chairman of the Board			John M. Wicker Secretary		
G-141241-B (03/2010)			Master Policy # 188711433		

This is an example, please see your certificate for actual coverages.

Damage to Property of Others

Provides coverage up to the applicable limit, for unintentional damage you cause to someone else's property while at your residence or your workplace.

Information Privacy (HIPAA) Fines and Penalties

Reimburses you, up to the applicable limits of liability, for costs to notify patients or clients of the disclosure of confidential personal information in violation of privacy protection laws. It will also cover HIPAA fines and penalties that you become legally obligated to pay as a result of a covered proceeding. (Fines and penalties not available in New York).

Sexual Misconduct

Insures you, up to the applicable limit of liability, for amounts you are legally obligated to pay as a result of covered claims involving acts of sexual misconduct related to professional services. Defense coverage for covered allegations of sexual abuse is in addition to the sublimit of liability. There is no coverage for criminal acts, including consensual sexual activity. (Coverage not available in New York).

What Every Policyholder Should Know

About Claims

A claim is more than just a lawsuit. It can be any of the following:

- A summons and complaint alleging an act or omission in the rendering of professional services.
- A letter, or any other document, or demand for services or money from you because of acts or omissions arising from professional services you provide.
- An oral threat or complaint indicating that a party is holding you responsible for damages arising from professional services rendered.
- Notice of arbitration filed against you for damages alleged from your professional services.

To Report a Claim

Contact Nurses Service Organization (NSO) just as soon as you are aware of an actual or potential claim. NSO will confirm that your policy was in effect during the alleged date of loss, then forward the materials on to CNA, our underwriter, for immediate claims handling. NSO will send your claim to CNA as soon as possible to help ensure your claim gets handled as quickly as possible.

When contacting NSO, please have the following information available:

- Your policy number, telephone number & address
- The date you received the claim
- The date of the incident, name of the claimant and a brief description of the facts of the claim (if available)

After you report the claim, make sure you take the following steps throughout the claims process:

- ▶ Do not discuss your claim with anyone, including the patient. Limit all discussion of the claim to your NSO representative, your CNA claims consultant or your attorney.
- ▶ Do not accept or sign any document related to the claim from any party without obtaining approval from your CNA claims consultant.
- ▶ Avoid discussing, commenting upon, or taking issue with any information you receive regarding judicial or administrative proceedings.
- ▶ Be sure you do not admit liability, consent to any arbitration or judgment, or agree to any settlement proposal.
- ▶ Do be prepared to spend time with counsel and your CNA claims consultant to aid in the investigation of your claim.
- ▶ Report any communication you receive from the patient, patient's attorney or any state or federal administrative agency, licensing or regulatory authority, immediately to your CNA claims consultant.

What CNA will do for you:

1. Assign your case to a claims consultant with claims-handling experience in the territory in which you are located.
2. Acknowledge receipt of your notice of a claim by promptly contacting you to discuss the issues surrounding the incident in question.
3. Review your insurance policy and advise you as to coverage issues that may be presented by the allegations.
4. Appoint qualified and experienced defense counsel to represent you when necessary, in the event a lawsuit is filed.
5. Supervise counsel's representation as long as the claim is pending, communicating directly with counsel and you as needed.
6. Consult with defense counsel to consider the defense, settlement and resolution of the claim and advise you as to our recommendations.
7. Keep you informed every step of the way.

This information should be phoned into **1.800.247.1500**. The claim form can also be accessed via the internet at **www.nso.com**. Remember, the sooner you give notice, the sooner we can take action.

Personal & Business Insurance offered by NSO

Now that you've entrusted us with your professional liability insurance, this is a good time to take a look at the personal and business insurance plans available through NSO. We invite you to compare your current rates and benefits to ours. *You may find you are able to save money.*

▶ Personal Insurance

- Life
- Health
- Long Term Disability and Accident Disability
- Group Dental
- Hospital Indemnity Plan
- Accidental Death & Dismemberment
- Medicare Supplements

▶ Business Insurance

- Business Owners Policy
- Business Automobile
- Commercial Umbrella Liability
- Workers' Compensation

NSO Marketplace

Shop for customized products and services to enrich you professionally and personally – with savings offered by brand name merchants.



Risk Education Resources on www.nso.com

You now have access to the following education tools that can help you manage your risks:

- Legal case studies posted to our website each month. Read about real malpractice cases brought against nurses and nurse practitioners.
- Dozens of articles on liability issues and risk education tips that can help you in your day-to-day routine.