

MALPRACTICE INSURANCE

Malpractice insurance is also called professional liability insurance. The term liability refers to responsibility because of position or particular circumstances. Thus health professionals, including student nurses, are liable or legally responsible for their professional behavior. Even though they proceed carefully, students can be found negligent.

The College provides faculty competent to teach students to practice nursing skillfully and safely. Students are expected to be under the supervision of a faculty member who is also an RN. While students are ultimately responsible for their own practice as supervised by the faculty member, the faculty member is also liable and is required to carry their own liability insurance. The student nurse is held to the standard of a competent professional nurse in the performance of nursing duties. Students are liable for their own negligence if injury results.

MedCentral College of Nursing requires students to have \$1,000,000/\$3,000,000 coverage. This means \$1,000,000 per occurrence and up to \$3,000,000 in annual aggregate protection.

Malpractice insurance should be bought with some care so that adequate coverage is provided. The most important distinction to be made is whether coverage is on an “occurrence based” or a “claims made” basis.

Occurrence based means that you are covered against any injuries, or alleged injuries that occur within the policy period. So even if a person does not file suit against you until after your policy lapses, you are still covered.

Claims made policies only covers you while you have the policy. If a person gets injured while you have the policy but files the lawsuit against you later, after you have changed policies or dropped coverage, you would not be covered.

Malpractice insurance must be bought before you start your clinicals. Please bring documentation of your coverage to the Registrar’s Office before classes start.

Agencies are listed below...

AGENCY	PHONE	COVERAGE	COST
NSNA (National Student Nurses' Association with membership) (policy is offered through NSO)	212-581-2211 www.nсна.org	\$1,000,000/\$5,000,000 Occurrence policy	\$29/yr
HPSO (Healthcare Providers Service Organization)	1-800-982-9491 www.hpsо.com	\$1,000,000/\$5,000,000 Occurrence policy	\$29/yr
NSO (Nurses' Service Organization)	1-800-247-1500 www.nso.com	\$1,000,000/\$5,000,000 Occurrence policy	\$29/yr
American Nurses Association (policy is offered by Maginnis & Associates)	1-800-621-3008 www.proliability.com	\$1,000,000/\$3,000,000 Occurrence policy	\$33/yr