

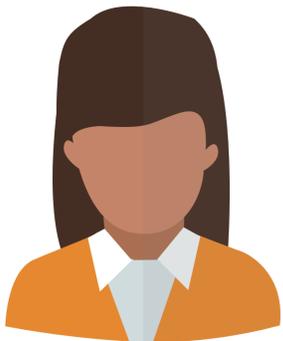
MALPRACTICE INSURANCE

What Is Malpractice Insurance?



- Malpractice insurance (i.e., professional liability insurance) protects nurse practitioners (NPs) and other clinicians from costs associated with claims of negligence or incompetence, including costs related to liability and legal defense.
- Two types of malpractice insurance are available: claims-made and occurrence. Claims-made policies only offer coverage for incidents that were reported or occurred while you had that insurance.
- Occurrence policies cover a provider, such as an NP, when a claim is filed during the time the policy is active, regardless of when the incident happened.

What Should You Know About Malpractice Insurance?



- Malpractice insurance requirements vary by state. Check your state laws to help you determine what type of insurance coverage you want to have.
- Most employers provide claims-made insurance to NPs, which means a change in employment status could result in the loss of coverage. For this reason, savvy NPs who are negotiating their employment contract will want to negotiate whether their employer will provide extended reporting period coverage (also called a tail) to cover them for any claims that are made when they leave or retire from a position.
- Employer-provided policies may not cover lost wages, off-duty incidents or attorney's fees related to a lawsuit or a licensing board hearing.
- Most employers do not provide disciplinary insurance, so you should consider carrying your own malpractice and disciplinary insurance. If your employer or an insurance company insures you, most policies will give the employer or the insurer the right to settle your case, even if you want to litigate the case instead.
- Failure to diagnose and delay in diagnosis are common claims made against clinicians.

What Resources Are Available to You?



- [Malpractice and Protecting Your NP License](#): A free recorded webinar on how to prevent malpractice claims and the importance of disciplinary action insurance.
- [Practice Information by State](#): Learn the specifics of practicing in your state, and explore information on state-specific malpractice insurance regulations.
- [Professional Liability Insurance](#): Learn more about why you should consider having your own liability insurance.
- [Employment Negotiations](#): A list of important benefits, including malpractice insurance, that you should negotiate with your potential employer as you negotiate your salary.

Sources

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