Nurses / Nurse Practitioners Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Employer policies do not always protect the individual nurse, and carriers rate nurse practitioners by specialty, prescriptive authority and supervision arrangements.

WHAT'S COVERED

Individual malpractice
Claims from care you provide, wherever you work.

License protection
Defense costs for board of nursing complaints.

Deposition coverage
Legal representation if you are called to testify.

HIPAA fines
Costs from privacy violations tied to your work.

Defendant expense benefit
Lost wages while you attend trial.

Good to know
Nurse practitioners with full practice authority and no aesthetic or controlled-substance work usually get the best rates.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Criminal acts
- × Work outside your scope of practice and care given while impaired

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Nursing license number and type
- Specialty and work setting
- Collaborating physician (if required)
- Current declarations page

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/nurses-nurse-practitioners/

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