

## The Liability Of Being An Employed Nurse

As a professional nurse you probably already know that you can be sued at a moment's notice for any reason. You'll experience a gamut of emotions: fear, embarrassment, even puzzlement over particulars of the specific case. You thought you were thorough in administering a high level of care and can't figure out what went wrong. This can be an incredibly stressful time for you – more so if you don't have your own liability insurance policy.

You thought you were covered by your employer's policy but that policy may provide for you only up to a point. That's because the employer's policy is out to protect the employer first. You, unfortunately, come in a distant second.

So while a nurse or nurse practitioner typically has professional liability coverage through a hospital, medical center or physician's group, they should also have their own individual policies in place. For one, business structures change. Practices could merge or go out of business entirely, canceling out professional liability coverage for its employees and leaving you in the lurch.

In addition, a healthcare organization could also sue its nurses following a malpractice suit for which the practice has been found legally responsible. Such an organization would need to cover its own interests and could end up suing the named nurses to protect their financial backs.

By having individual liability the nurse will have a cushion should this scenario threaten their personal financial stability.

Nurses will have to pay additional out of pocket expense for the added coverage, but the cost is easily worked into any budget and is well worth it. People who are suing you don't care that you don't have your own coverage – they only care about how much they are owed.

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