Professional Liability Insurance for Nurse Practitioners

As a nurse practitioner, you’re able to practice within the full scope of your license, education, and experience, which places you at greater risk, because you’re part of a medical team and possess the ability to diagnose and treat patients, you become more vulnerable to the additional threat of a malpractice lawsuit. Professional liability insurance through NSO will provide you with coverage and a defense of covered claims and help ensure that you have a financially stable future.

For nurse practitioners in New York or Florida:
- Nurse Practitioners in NY, click here
- Nurse Practitioners in FL, click here

Nurse practitioner malpractice insurance offered through NSO provides the following benefits:
- Professional Liability Coverage (Coverage up to $1 million aggregate)
  - Covers you for legal liability for covered claims resulting from incidents at your residence, unrelated to your work
  - Covers you, up to $1 million each claim, for amounts that you become legally obligated to pay as a result of a professional liability claim arising out of a covered medical incident.
  - Covers you, up to $5 million annual aggregate, for all claims covered during the policy period.
- Personal Liability Coverage – up to $1 million annual aggregate
- Defendant Expense Benefit – up to $25,000 annual aggregate, up to $1,000 per day
- Reimburses you for lost wages and covered expenses incurred when you are required to attend a trial, hearing, or proceeding as a defendant in a covered claim.
- Disciplinary Hearing or Proceedings – up to $25,000 annual aggregate
- Includes reimbursement for your defense of disciplinary charges and other covered expenses arising out of a covered incident if a complaint is brought against you before a state licensing board.
- Personal Injury Coverage
- Insures you, up to the applicable limits of liability, against covered claims arising from allegations of slander, libel, assault and battery, and other alleged personal injuries through the performance of your professional services.
- Medical Payments – up to $25,000 per person, up to $100,000 annual aggregate
- Pays for reimbursement of medical expenses to others injured at your residence or business premises.
- Assault Coverage – up to $25,000 annual aggregate
- Violent in the workplace is a tragic reality. If you become the victim of a violent action at work, up to or from work, this coverage will reimburse you for your medical expenses, including workplace violence counseling, or reimburse you for wages lost due to injury or property not available in Texas.
- Damage to Property of Others – $10,000 annual aggregate
- Pays for unintentional damage you cause to someone else’s property while at your personal residence or your workplace.
- Privacy Expense
- Reimburses you for expenses you incur while rendering first aid to another person. For example, these expenses may include supplies from your personal first aid kit that you used to help a victim of an automobile accident.
- Deposition Representation – up to $10,000 annual aggregate
- A patient or client is injured at the facility where you work. You’re not named in the lawsuit, but you receive a subpoena to testify. Your coverage through NSO will pay you attorney fees for an attorney designated by the Insure as a result of your required appearance at a deposition that arises out of professional services.
- Sexual Misconduct Coverage – up to $25,000 annual aggregate
- Insures you, up to the applicable limit of liability, for amounts you’re legally obligated to pay as a result of covered claims involving acts of sexual misconduct related to professional services.
- Information Privacy Coverage (HIPAA) – up to $25,000 annual aggregate
- This coverage reimburses you, subject to the Insure’s approval, for costs to notify patients of a disclosure of confidential personal information in compliance with privacy protection laws. It also covers specified HIPAA fines and penalties that you become legally obligated to pay.
- Defense Attorney Privilege
- With your own individual coverage, you’ll have your own defense attorney designated by the Insure to represent you in court, when necessary. Covered legal fees in connection with a covered claim are in addition to your liability limits.
- 24/7 Coverage – During the policy period, coverage is in force 24/7.

Cosmetic Procedures Coverage

You can extend your professional liability insurance to cover non-surgical aesthetic procedures, including dermal fillers, laser hair removal, permanent cosmetics, collagen injections, microdermabrasion, Botox, and more. For more information on rates and details, please click here. Call 1-888-273-5686.

Questions? Check out our FAQs for nurse practitioners.

Get a Professional Liability Insurance Quote

Professional Liability Insurance Quote

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