

NURSES SERVICE ORGANIZATION

INSURANCE Designed for NURSING PROFESSIONALS

Nurses Service Organization (NSO) has been providing insurance solutions to nursing professionals for over 40 years. With over 500,000 nursing professionals insured in the program, NSO is the nation's largest provider of nurses' professional liability insurance in the U.S. today.

Eligibility

Together with our affiliate, Healthcare Providers Service Organization (HPSO), NSO offers professional liability and other insurance products to 90 classes of healthcare facilities and over 200 classes of individual healthcare providers. Below is a sampling of the eligible classes. See www.AffinityHCP.com for a complete listing.

Healthcare facilities

- Aesthetic Centers/Medispas
- Home Health Care Agencies
- Nurse Practitioner Clinics
- Nurse Registries
- Staffing Firms

Individual providers

- Aestheticians
- Certified Registered Nurse Anesthetists*
- RN, LPN, LVN
- Nurse Practitioners
- Clinical Nurse Specialists
- Legal Nurse Consultants
- Student Nurses

NSO Advisory Board

NSO has an advisory board comprised of prestigious nursing professionals from across the country. These nurses advise NSO about the insurance needs of nurses nationwide. Their input assists us in recommending product enhancements to the carrier that help ensure the Program remains contemporary with the ever-changing medical landscape.

Partners

The NSO Professional Liability Insurance Program is offered to association members in partnership with the National Association of Orthopaedic Nurses (NAON), Emergency Nurses Association (ENA), Oncology Nursing Society (ONS), and 30+ additional professional healthcare associations.

Stability

The NSO Professional Liability Insurance Program is underwritten by American Casualty Company of Reading, PA, a CNA company. CNA has over 40 years of experience providing quality professional liability insurance to healthcare professionals and is rated A (Excellent) by A.M. Best.

Program highlights

- Professional liability: up to 1,000,000 each claim/up to \$6,000,000 aggregate (higher limits available)
- Professional liability for CRNAs: up to \$1,000,000 each claim/up to \$3,000,000 aggregate (lower limits available in FL - up to \$250,000 each claim/up to \$750,000 aggregate)
- License protection: up to \$25,000 aggregate
- Defendant expense benefit: up to \$25,000 aggregate
- Deposition representation: up to \$10,000 aggregate
- Personal injury protection: up to \$1,000,000 each claim/up to \$3,000,000 aggregate (higher limits available)
- Enterprise privacy protection: up to \$25,000 aggregate (higher limits available)
- Assault coverage: up to \$25,000 aggregate**
- Damage to property of others: up to \$10,000 aggregate
- Personal liability coverage: up to \$1,000,000 aggregate
- Medical payments: up to \$25,000 per person/up to \$100,000 aggregate
- First aid expenses: up to \$10,000 aggregate
- Sexual misconduct/abuse: up to \$25,000 aggregate



*Coverage is not available for CRNAs in KS, NM and WI. **Assault Coverage not available in Texas.

Nurses Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0694493); Aon Direct Insurance Administrators and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency.

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All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy as issued by the insurer. F-11710-0218

