



PROTECTING your NURSING LICENSE



47x

According to the National Practitioner Data Bank, nursing professionals were on average **47 TIMES MORE** likely to be involved in an adverse licensing action than a medical malpractice payment in 2020.* Understanding the process and how to protect your license is critical to maintaining your career.

*Singh, Harnam. National Practitioner Data Bank. Generated using the NPDB Data Analysis Tool.

License Defense vs. Professional Liability. What's the difference?

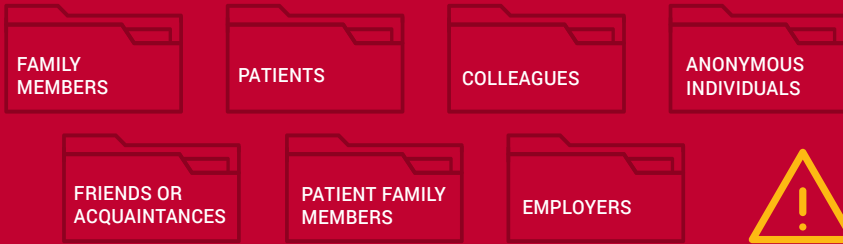
License Protection coverage is activated when a complaint is filed against your license. License Protection is typically not included within employer provided professional liability insurance.

LICENSE DEFENSE	PROFESSIONAL LIABILITY
> Inquiry by the State Board of Nursing, arising from a complaint	> Civil lawsuit arising from a patient's malpractice claim
> Allegations can be related to clinical practice and/or may be of a nonclinical nature (i.e., substance abuse, unprofessional behavior, or billing fraud)	> Allegations are related to clinical practice and professional responsibilities
> The State Board of Nursing can suspend or revoke a license	> The civil justice system cannot suspend or revoke your license to practice

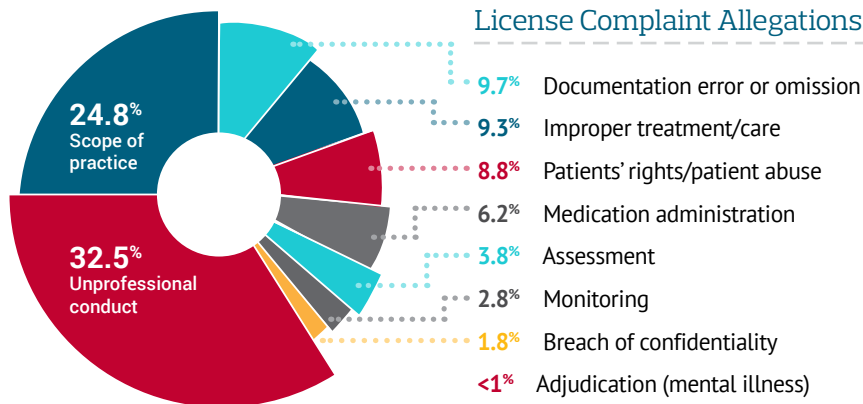
State Board of Nursing Responsibilities

- Provides oversight of nursing practices
- Charged with protecting the public
- Enforces laws governing nursing practice
- Make decisions regarding discipline
- Issues nursing licenses

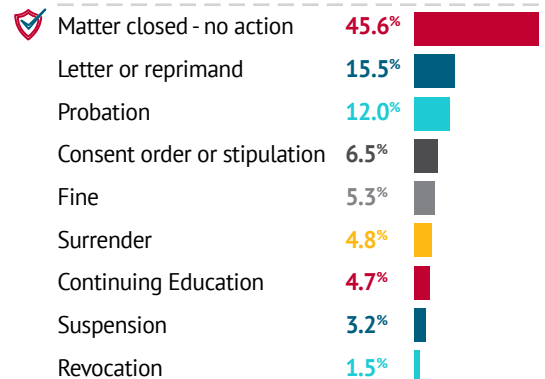
/// Anyone Can File a Licensing Complaint Against a Nurse ///



The Disciplinary Process



Board of Nursing Actions



Having legal counsel will increase your chances of a positive outcome—and remove a lot of the stress from the process

Average Cost for License Defense Matters

According to NSO/CNA Nurse Liability Claim Report: 4th Edition



RN
\$5,348



LPN/LVN
\$5,186

How to Defend Your Nursing License



If you receive a complaint notice from your state board, **immediately contact your professional liability insurer.**



NSO Nurses Professional Liability Insurance includes \$25,000 of License Defense coverage.



Use your coverage to hire an attorney that specializes in this type of situation.



Your attorney will help you craft a written response and be at your side throughout the process.



Visit [nso.com](https://www.nso.com) to learn more and get a quote



NURSES PROFESSIONAL LIABILITY INSURANCE
License Defense Coverage Included

Resource: Nurse Spotlight: Defending Your License, NSO, CNA, May 2020.

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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