



PROTECTING your NURSING LICENSE



50x

According to the National Practitioner Data Bank, nursing professionals were on average **50 TIMES MORE** likely to be involved in an adverse licensing action than a medical malpractice payment.* 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?

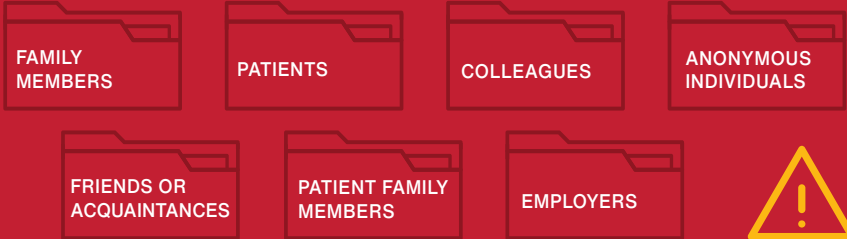
Licensure Defense Expenses are activated when a complaint is filed against your license during a period of active coverage. License Defense may not be included within employer-provided professional liability insurance

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

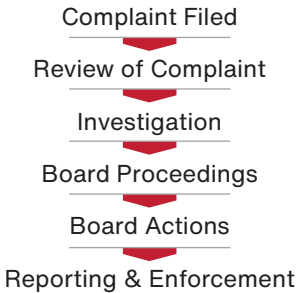
State Board of Nursing Responsibilities

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

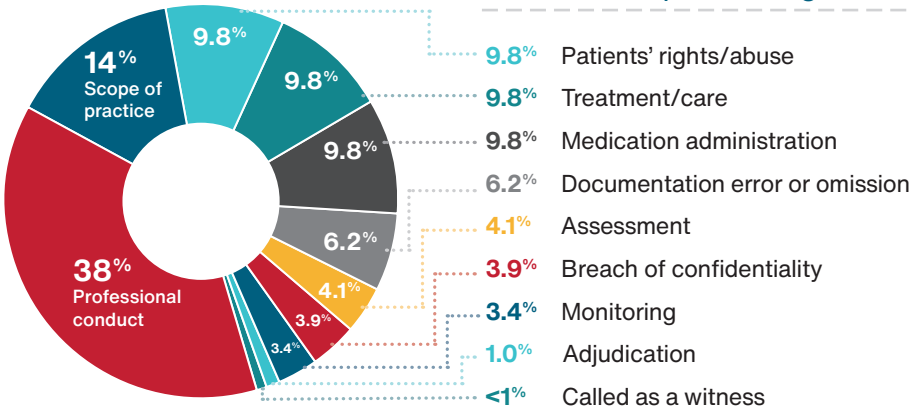
/// Anyone Can File a Licensing Complaint Against a Nurse ///



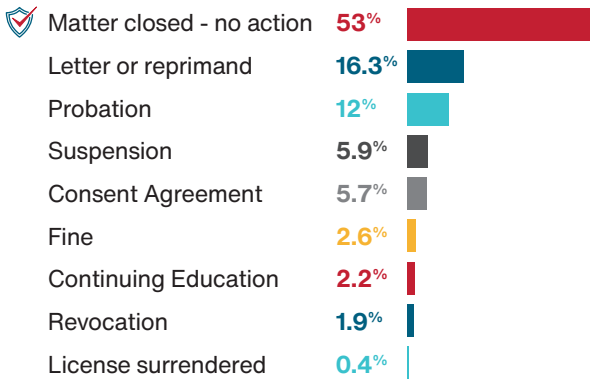
THE DISCIPLINARY PROCESS



License Complaint Allegations



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 Licensure Defense Matters

According to NSO/CNA Nurse Liability Claim Report: 5th Edition



RN
\$6,309



LPN/LVN
\$6,271

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 up to \$25,000 of licensure defense expenses



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.



NURSES PROFESSIONAL LIABILITY INSURANCE
Licensure Defense Coverage Included

Resource: Nurse Professional Liability Exposure Claim Report: 5th Edition, NSO, CNA, September 2025

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