March 18, 2020

Re: Student Professional Liability Insurance: Telehealth

Dear Insured,

Thank you for your inquiry concerning your professional liability insurance coverage.

If you are considering providing your services via tele-health, please know that the professional liability coverage, issued by NSO/HPSO, does not have a limitation as to how services are provided (in person or via technology). Rather, the policy requires that you are appropriately complying with state, federal and facility guidelines relative to scope of practice and practice setting and ensuring that you are meeting the policy requirements below:

Professional liability coverage is available for individual students enrolled and engaged in an educational program at an accredited school or college intended to achieve the requirements necessary to become the healthcare profession stated on the certificate. Covered services would always be under the supervision and within the curriculum of the school.

Each claim is evaluated on its unique facts and circumstances, as well as policy provisions and the allegations of a claim, in order to determine if coverage will apply. If you believe there has been a medical incident arising from your services, please contact NSO/HPSO so that we may work together to proactively manage the situation.

Should you have any additional questions please contact us:
Nurses Service Organization: 800-247-1500
Healthcare Providers Service Organization: 800-982-9491

Sincerely,