

## **Do you need medical malpractice insurance?**

As a traveler, do you need malpractice insurance? Many experts believe that all nurses should carry their own malpractice insurance.

Malpractice insurance defends you if your hospital or agency doesn't support you in the claim for whatever reason. It also covers you if the claim is so big that the facilities coverage is maxed out and there is still more to pay. Also, many insurance companies also cover you for instances where you were outside the hospital setting trying to be a Good Samaritan. Also, if someone becomes injured in your home, you may be covered there as well.

Medical malpractice usually cost at least \$100 dollars a month depending on your specialty. I am no accountant, but I bet it is tax deductible as a professional business expense.

Do you have malpractice insurance? Personally, I would just feel better if I had the insurance, especially as a traveler. I am more independent as a traveler. I no longer work for the hospital; I work for an outside agency.

Travel agencies are supposed to support you if you get into a legal battle. They do have to carry malpractice insurance just for that reason. However, if a claim came up a year later after I had already moved on to another assignment, perhaps with a different company. Would the agency still defend me? My individual malpractice would. As a matter a fact, individual insurance will usually cover you for up to 2 years after your insurance has been cancelled.

You move around a lot and work for many different companies which makes you really independent and is one of the joys of travel nursing. Just make sure you are covered legally. This is often something many of us don't really think about till we need it. Take time now to think about it and then decide what you are going to do. Even when you stop traveling, you may want to keep your malpractice insurance. It's an extra coverage in a risky profession. If you have read any malpractice cases, you were probably amazed at what nurses can be sued for.