



## Insurance Checklist for Employed CRNAs

### Does the malpractice insurance provided by your employer...

- \_\_\_\_\_ 1. supply you with written verification of the coverage you're being provided?
- \_\_\_\_\_ 2. apply to you by name in the policy?
- \_\_\_\_\_ 3. have a separate limit of liability for you so that coverage cannot be used up by claims against others covered by the same policy?
- \_\_\_\_\_ 4. provide legal counsel representing your interests about who is at fault, even when that's in conflict with your employer's interests?
- \_\_\_\_\_ 5. respond to all types of work you are performing for your employer? Do you know if there are any exclusions of procedures or functions in the policy that might apply to you?
- \_\_\_\_\_ 6. advise you of settlement offers to claimants before they are made on your behalf?
- \_\_\_\_\_ 7. require your consent before any claim is settled on your behalf?
- \_\_\_\_\_ 8. advise you of the final disposition of any claims against you so you are aware of what is being reported to the National Practitioner Data Bank?
- \_\_\_\_\_ 9. reimburse you for loss of income if you are required to attend a trial or participate in pretrial meetings?
- \_\_\_\_\_ 10. provide legal counsel for depositions you are required to attend even if you are not named in the lawsuit?
- \_\_\_\_\_ 11. reimburse for costs of legal representation for licensure and/or administrative reviews?
- \_\_\_\_\_ 12. continue to cover you if a claim comes in after you've stopped working for your current employer or provide for the purchase of a "tail" for you if you stop working for your current employer?

If any of the above statements are unchecked, you may have exposures not covered by your employer's insurance. Remember: It's possible to be sued in the future when you are no longer working for your current employer. AANA Insurance Services can help you find ways to handle these exposures and avert any threat to your personal finances as well as your future ability to practice. Call us at **1-800-343-1368** to discuss your situation and how we can address your particular needs.

**You may also visit us at: [www.aana.com/insurance](http://www.aana.com/insurance)**