

**WINONA STATE UNIVERSITY**  
**PROFESSIONAL LIABILITY INSURANCE**  
**FOR**  
**GRADUATE NURSING STUDENTS**

Professional liability insurance is required for graduate nursing students taking **clinical** courses with the Winona State University. APRN Grad Certificate and Post-Master’s DNP students are not eligible to apply for WSU’s Student Malpractice Insurance. The following is information on **occurrence-based** liability insurance coverage offered by some insurance companies. **WSU does not recommend any company.**

This list has been compiled as a resource for students. Please inform the Graduate Programs in Nursing if you know of other malpractice insurance carriers not listed or if updates are needed to this document.

*\*\*Information provided by students on 1/13/15 indicated the estimated annual cost for liability insurance at \$1,314.*

Malpractice/liability insurance must be **occurrence-based**. **Students must have coverage of at least 2 million occurrence-based and 3 million aggregate.** Be sure to check on insurance coverage early – it often takes six weeks for a policy to go into effect. When notified of coverage, submit a photocopy of your policy; the copy should include your name, the company’s name, policy number, coverage amounts and the effective expiration dates.

<p>Marsh U.S.A. Consumer  12421 Meredith Drive  Urbandale, IA 50398  1-800-503-9230  <a href="http://www.personal-plans.com/product/marsh/">http://www.personal-plans.com/product/marsh/</a>  Provider: Chicago Insurance Company  <i>(Connects students to the agency directly below)</i></p> <p>Mercer Consumer, a service of  Mercer Health &amp; Benefits Administration, LLC  PO Box 14576  Des Moines, IA 50306-3576  <a href="http://www.proliability.com">www.proliability.com</a>  Phone: 1-800-503-9230  Fax: 515-365-6338</p> <p><b>**For coverage: \$2 million occurrence-based / \$4 million aggregate; contact Jeff Garrison, 1-800-375-2764 x52303.</b>  Mr. Garrison will take student application and credit card payment over the phone; student receives policy within 5 – 7 days.</p>	<p>Nurse Service Organization  159 E County Line Road  Hatboro PA 19040  1-800-247-1500  <a href="http://www.nso.com">www.nso.com</a></p>
<p>AARC / Maginnis &amp; Associates  American Association for Respiratory Care  9425 N. MacArthur Blvd. Suite 100  Irving, TX 75063-4706  972-243-2272</p>	<p>CM&amp;F Group Inc  99 Hudson Street, 12<sup>th</sup> Floor  New York, New York 10013  1-800-221-4904  <a href="http://www.cmfgroup.com/insurance_products/professional_liability_individual/rn_lpn.html">www.cmfgroup.com/insurance_products/professional_liability_individual/rn_lpn.html</a></p>

**Proof of liability coverage needs to be on file with the Graduate Programs in Nursing office when enrolled in a clinical core course.** *(Students need to inform insurance company of focus to determine insurance coverage.)*

**Please Note** - Homeowners and employer insurance policies may not meet the requirements of occurrence-based insurance or the minimum coverage amounts. Employer insurance may not cover you outside of your place of employment.

Remember – Students need to have clinical documents on file in the Graduate Programs in Nursing office prior to the start of classes. Do not wait until clinicals begin to have this information in place! **Students are responsible to submit this information and all updates to the office.**