

## **Do you understand your malpractice insurance as a Nevada Licensed Athletic Trainer?**

NATA provides NATA members with a member discount program for Medical Malpractice Insurance through Program Administer Seabury & Smith, Inc. The policy is underwritten by Liberty Insurance Underwriters Inc. as a member of Health Care Professions Purchasing Group Association.

It has a \$2,000,000 per claim and \$4,000,000.00 cap per year. To view the Specific Policy visit [www.proliability.com](http://www.proliability.com)

Please note three categories of coverage:

### **> Employed:**

Acting as an Athletic Trainer working for a specific employer that provides General Liability and Medical Malpractice while you are working for that employer and their medical director. You must have an identified physician director (NRS 640B.031) to work as an Athletic Trainer in the State of NV. If you are not assigned by your employer to cover a specific activity you are not covered by your employer's insurance or this category of coverage.

### **Self employed (less than 20 hrs per week):**

Acting as an Athletic Trainer with an identified physician director (NRS 640B.031) less than 20 hours per week providing Athletic Training Services and are not covered by another entity for General Liability and Medical Malpractice. Most insurance providers will offer a Medical Malpractice but the Athletic Trainer should purchase an additional General Liability Plan to have adequate coverage.

### **Self Employed (work 40 hrs per week):**

Acting as an Athletic Trainer with an identified physician director (NRS 640B.031) for more than 20 hours per week (this includes working a specific event for more than 20 hours per week) providing Athletic Training Services and not covered by another employer or independent small business owner. Most insurance providers will offer a Medical Malpractice insurance plan but the Self employed Athletic Trainer should purchase an additional General Liability Plan to have adequate coverage.

If you are self employed but promoter/event organizer or administrator has purchased a "General Liability" you need to have copy of said plan and review that you are covered before stepping on the field. Often times, promoter thinks they have all their bases covered and fail to secure a Medical Malpractice insurance plan and purchase only the Performance Bond for facilities. The competent Athletic Trainer will request a copy of their insurance and maintain within their records.

In the State of NV; NRS640B and the BOCATC require that an Athletic Trainer must have direction from a physician as described in NRS 640B.085 by a written

order to practice Athletic Training in Nevada. This order must be maintained on a yearly basis and be available upon request of the Board. A NV Licensed Athletic Trainer may have more than one physician order to practice depending on the setting they are working in.

These General Liability and Medical Malpractice plans cover you only during the year in which you pay the premium and receive notification of coverage. Failure to maintain annual payments results in loss of coverage and will not cover you for litigation that occurs after the policy has been terminated. (If an incident occurs during your covered time period but the court action occurs after the policy has been terminated for lack of adequate funding you are not covered for the court action.)

Check to see if the policy has “Consent to Settle” provision. (Insurance company cannot settle without your permission.)

Check to see the amount of coverage for per claim and annual cumulative amount.

Check to see the requirements for enrollment in the Insurance Coverage. (Some may require you to be a member of an Organization such as NATA)