



Risk Management Tip Sheet

Parish Nurse Programs

- A church may request a copy of the nurse's professional liability coverage.
- Position your program to focus on health, disease prevention, and spiritual well-being, and help parishioners make decisions that lead to wellness.
- Refer diagnosis and treatment to medical professionals.
- Non-medical volunteers should be required to act under the supervision of a professional when rendering services.
- Patient records should remain confidential and be secured in a locked or protected file.
- Parish nurse programs may consider adopting the American Nursing Association's *Scope and Standards of Parish Nursing Practice*.

Understanding your policy and what's covered:

Incidental Medical Malpractice Injury

1. We cover bodily injury arising out of the rendering or failure to render the following services:
 - a. Medical, surgical, dental, x-ray or nursing services or treatment or the furnishing of food or beverages in connection therewith; or
 - b. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.
2. This coverage does not apply to:
 - a. Expenses incurred by an insured for first aid to others at the time of an accident;
 - b. An insured or an employee engaged in the business or occupation of providing any of the services described under 1a and 1b above; or
 - c. Injury caused by an indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described in 1a or 1b above.

The nurse who is performing these services is not covered under The Church Insurance Companies'¹ policy and needs to purchase professional liability insurance.

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern. ¹ Collectively, The Church Insurance Agency Corporation, The Church Insurance Company, and The Church Insurance Company of Vermont. 12/2019