



HEALTHCARE PROVIDERS SERVICE
ORGANIZATION PURCHASING GROUP
Certificate of Insurance



Print Date : 6/05/2025

PRODUCER	BRANCH	PREFIX	POLICY NUMBER	POLICY PERIOD
018098	970	HPG	0419252707	From: 09/10/25 to 09/10/26 at 12:01 AM Standard Time
Named Insured and Address:			Program Administered by:	Insurance Provided by:
Educated Nurses LLC 16 Meadowood Ln Old Saybrook, CT 06475			Nurses Service Organization 1100 Virginia Drive, Suite 250 Fort Washington, PA 19034-3278 1-888-288-3534 www.nso.com	American Casualty Company of Reading, Pennsylvania 151 N. Franklin Street Chicago, IL 60606
Medical Specialty:				Code:
Nursing Firm				80964

Excludes Cosmetic Procedures

Professional Liability ("PL"): ☒ **Occurrence** ☐ **Claims Made and Reported**

Limits of Liability

\$1,000,000 each claim / \$6,000,000 aggregate

PL Limits of Liability above include the following:

*Healthcare Providers Services Liability *Placement Services Liability *Formal Review Board Activities Liability *Good Samaritan Services Liability

Abuse and Molestation Sublimits of Liability:

Damages (included within PL Limits of Liability shown above)

\$25,000 aggregate

Defense Costs (included within PL Limits of Liability shown above)

\$100,000 aggregate

PL Supplementary Benefits

Licensure Defense Expenses

Up to \$200 per hour / \$25,000 aggregate

Licensure Proceeding Supplemental Costs

\$500 each insured / \$500 aggregate

Subpoena Assistance Costs

\$10,000 each subpoena / \$10,000 aggregate

Assault (includes workplace violence counseling)

\$25,000 each assault incident / \$25,000 aggregate

Patient First Aid Medical Expenses

\$10,000 aggregate

Services to Animals Property Damage

\$10,000 aggregate

Media Expense

\$25,000 aggregate

Cyber Liability and First Party Loss (Including Privacy) – Claims Made and Reported

\$25,000 aggregate

Defense Costs within limits

Retroactive Date: 09/10/2016

General Liability ("GL"): Occurrence

GL Aggregate Limit of Liability

\$5,000,000 aggregate

Bodily Injury and Property Damage

\$1,000,000 each occurrence

(included within GL Aggregate, above)

Personal and Advertising Injury

\$1,000,000 any one person or entity

(included within GL Aggregate, above)

Non-Patient Medical Expenses

\$25,000 any one person

(included within GL Aggregate, above)

Damage to Rented Property Each Premises Limit

\$100,000 any one premises

(included within Bodily Injury and Property Damage each occurrence Limit, above)

Products-Completed Operations Aggregate Limit

\$1,000,000 aggregate

(included within GL Aggregate, above)

PL and GL/WPL (as applicable) Supplementary Benefit:

Proceeding Expense Reimbursement

\$1,000 each insured per day / \$25,000 each insured per proceeding

Employment Practices Liability ("EPL"): Claims Made and Reported

\$25,000 each claim / \$25,000 aggregate

Defense only

Retroactive Date: 09/10/2021

Total \$1,238.00

Base Premium \$1,238.00

Policy Forms and Endorsements (Please see attached list)

Doug Worman, Chief Executive Officer

Stathy Darcy, Secretary

Keep this Certificate of Insurance in a safe place. It and proof of payment are your proof of coverage. There is no coverage in force unless the premium is paid in full. To activate your coverage, please remit premium in full by the effective date of this Certificate of Insurance.

Coverage Change Date:

Endorsement Date:

Master Policy: 188711433

CNA101440 (07-23)

© CNA All Rights Reserved.

Page 1



HEALTHCARE PROVIDERS SERVICE
ORGANIZATION PURCHASING GROUP

Certificate of Insurance



Your professional liability insurance contains insuring agreements that may be written on an occurrence or a claims made and reported basis. With respect to any claims made and reported coverage such coverage applies only to claims first made against the insureds and reported to the Insurer during the policy period or any applicable extended reporting period in accordance with the provisions of this policy. Please discuss with your Program Administrator.

DEFENSE WITHIN LIMITS: WHERE DEFENSE WITHIN LIMITS IS INDICATED BELOW OR BY ENDORSEMENT, THE AMOUNT OF MONEY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS AGAINST YOU UNDER SUCH SPECIFIED COVERAGE PART WILL BE REDUCED AND MAY BE EXHAUSTED BY DEFENSE EXPENSES, INCLUDING BUT NOT LIMITED TO FEES PAID TO ATTORNEYS TO DEFEND YOU.

The **application** for the policy and any and all supplementary information, materials, and statements submitted therewith shall be maintained on file by us or our Program Administrator and will be deemed attached to and incorporated into the policy as if physically attached.

POLICY FORMS & ENDORSEMENTS

The following are the policy forms and endorsements that apply to your current professional liability policy.

FORM #	FORM DESCRIPTION
CNA101429 (07-23)	General Terms and Conditions
CNA101432 (07-23)	Healthcare Providers Professional Liability Coverage Part (Occurrence)
CNA81753 (03-15)	Coverage & Cap on Losses from Certified Acts Terrorism
CNA81758 (01-21)	Notice - Offer of Terrorism Coverage & Disclosure of Premium
CNA101455 (07-23)	Business Owner Coverage Extension Endorsement
CNA101519 (07-23)	Entity Endorsement (Including Specified Procedures and Services and Office Sharing Exclusions)
CNA101553 (07-23)	Table of Contents - General Terms and Conditions
CNA101557 (07-23)	Table of Contents- Coverage Part Occurrence Form
CNA101559 (07-23)	Table of Contents - Employment Practices Liability Defense Only
CNA101562 (07-23)	Table of Contents - General Liability
CNA101577 (07-23)	Biometric Privacy Exclusion Endorsement
CNA101512CT (07-23)	Cancellation & Nonrenewal Amendatory Endorsement
CNA101521CT (07-23)	Amendatory Endorsement (General Terms & Conditions)
CNA101522CT (04-24)	Amendatory Endorsement (Healthcare Providers PL Coverage Part) - CT
CNA101535CT (07-23)	Healthcare Providers Amendment to the Limits of Liability Endorsement-CT
CNA101435 (07-23)	General Liability Coverage Part
CNA101441 (07-23)	Cosmetic Procedures Exclusion Endorsement
CNA101443 (07-23)	Media Event Expenses Supplementary Benefits Endorsement
CNA101444 (07-23)	Employment Practices Liability Coverage Part (Defense Costs only)
CNA101479 (07-23)	Cyber Liability and First Party Loss (Including Privacy) Endorsement