



**HEALTHCARE PROVIDERS SERVICE  
ORGANIZATION PURCHASING GROUP**  
Certificate of Insurance



Print Date : 11/17/2025

PRODUCER	BRANCH	PREFIX	POLICY NUMBER	POLICY PERIOD
018098	970	HPG	0735756374	From: 11/11/25 to 11/11/26 at 12:01 AM Standard Time
<b>Named Insured and Address:</b>			<b>Program Administered by:</b>	<b>Insurance Provided by:</b>
Nadine Henderson 7541 Woodland Bend Cir Fort Myers, FL 33912-5629			Nurses Service Organization 1100 Virginia Drive, Suite 250 Fort Washington, PA 19034-3278 1-800-247-1500   www.nso.com	American Casualty Company of Reading, Pennsylvania 151 N. Franklin Street Chicago, IL 60606
<b>Medical Specialty:</b>				<b>Code:</b>
Nursing Assistant				80963

Excludes Cosmetic Procedures

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

Limits of Liability

\$1,000,000 each claim / \$3,000,000 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  
 Information Privacy (HIPAA) Fines & Penalties \$25,000 aggregate

**Workplace Liability: Occurrence**

Workplace Liability Aggregate Limit of Liability \$1,000,000 aggregate  
 (included within PL Aggregate Limit of Liability, above)  
 Bodily Injury and Property Damage \$1,000,000 each occurrence  
 (included within Workplace Aggregate, above)  
 Personal and Advertising Injury \$1,000,000 any one person or entity  
 (included within Workplace Aggregate, above)  
 Fire and Water Sublimit of Liability \$150,000 aggregate  
 (included within Bodily Injury and Property Damage each occurrence Limit, above)  
 Residential Personal Liability \$1,000,000 aggregate  
 (in addition to the Workplace Aggregate, above)

**Workplace Liability Supplementary Benefit**

Non-Patient Medical Expenses \$25,000 each person

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

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

Total \$110.09

Base Premium \$ 109.00    FIGA Emergency \$ 1.09

Premium reflects Self Employed , Full Time  
 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)

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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)
CNA101436 (07-23)	Workplace Liability Coverage Part
CNA81753 (03-15)	Coverage & Cap on Losses from Certified Acts Terrorism
CNA81758FL (01-21)	Notice - Offer of Terrorism Coverage & Disclosure of Premium
CNA101458 (07-23)	HIPAA Proceedings Supplementary Benefits Endorsement
CNA101553 (07-23)	Table of Contents - General Terms and Conditions
CNA101557 (07-23)	Table of Contents- Coverage Part Occurrence Form
CNA101563 (07-23)	Table of Contents - Workplace
CNA101577 (07-23)	Biometric Privacy Exclusion Endorsement
CNA101512FL (07-23)	Cancellation and Non Renewal Amendatory Endorsement - Florida
CNA101521FL (07-23)	Amendatory Endorsement (General Terms & Conditions) - FL
CNA62825FL (09-12)	Policyholder Notice - Florida
CNA62832FL (09-12)	Policyholder Notice - FL
CNA77863FL (02-14)	Policyholder Notice - Electronic policy transmission
CNA101441 (07-23)	Cosmetic Procedures Exclusion Endorsement
CNA101443 (07-23)	Media Event Expenses Supplementary Benefits Endorsement
CNA101450 (07-23)	Entity, Employees or Independent Contractor Exclusion Endorsement
CNA101463 (07-23)	Personal Liability Coverage Endorsement

**PLEASE REFER TO YOUR CERTIFICATE OF INSURANCE FOR THE POLICY FORMS & ENDORSEMENTS SPECIFIC TO YOUR STATE AND YOUR POLICY PERIOD.**

For FL residents: The surcharge shown on the Certificate of Insurance is the FL Insurance Guaranty Association Emergency Assessment