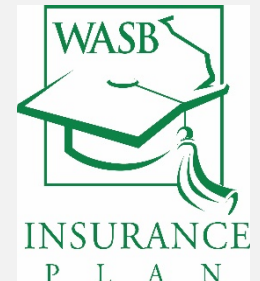
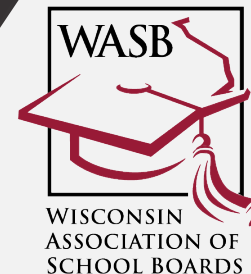


SCHOOL NURSING SERVICES



I N S U R A N C E

SPEAKER TODAY

John Gibson, CSRM, CIC Partner/Vice President
TRICOR Insurance

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TRICOR Insurance is Endorsed by Wisconsin Association of School Boards (WASB) Insurance Plan for Property and Casualty Insurance & Employee Benefits Insurance

TODAYS AGENDA

- Increase in Nursing Staff in schools
- Are Nurses covered?
- WASN
- FFCRA
- Summary
- Questions



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MORE NURSES BEING HIRED

- More schools are adding nurses to staff
- Some are contracting nurse services
- Smaller districts are offering 30-50% contracts or cooping the service
- The question we are receiving, are they covered under the school's liability policies?



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ARE NURSES COVERED?

- **Look for this on The General Liability Policy:**

Arising out of his or her providing or failing to provide professional health care services.

This exclusion does not apply to any “employee” or “volunteer worker” who provides health care services within the scope of their employment or volunteering by you or while performing duties related to the conduct of your business.



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ARE NURSES COVERED?

- Look for “Wrongful Act” Definition on ELL:

“Public official’s wrongful act” shall mean any

of the following:

(1) Actual or alleged errors;

(2) Misstatement or misleading statement;

(3) Act, omission, neglect, or breach of duty by an insured

in the discharge of the duties of the

“organization”.



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ARE NURSES COVERED?

- Look for this on the Educators Legal Policy:
- Paragraph p. **Professional Services** of **SECTION I – Coverages, 5. Exclusions – Coverage A and Coverage B** does not apply.
- Most commercial ELL have an exclusion for professional services on most policies, need to find the endorsement that removes the exclusion.
- Should nurses carry their own liability policy?
 1. Yes, if they are moonlighting other jobs
 2. Yes, if they are volunteering at other organizations for their professional expertise
 3. No, if they are exclusively working for the school district



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WISCONSIN ASSOC. OF SCHOOL NURSES

- [Administering Medications to Students](#)
 - [Administration of Glucagon Policy and Procedure](#)
 - [Concussion Policy and Procedure](#)
 - [Emergency Nursing Services Consult Nurse Policy](#)
 - [Emergency Nursing Services District Hired Policy](#)
 - [Management of Food Allergies in the School Setting Policy](#)
 - [Medication Disposal Algorithm](#)
 - [Medication Error Procedure](#)
 - [Non Student Specific Epinephrine Administration Policy](#)
 - [Student Self Administration of Emergency Medication Policy](#)
- Link at <https://www.schoolnurses.org>



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FFCRA

Families First Coronavirus Response Act

- Definition of who is a healthcare provider
- Self quarantine related to COVID-19
- Is a school nurse a “healthcare provider” as noted by the act?
- Is there a potential conflict of interest?



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OTHER COMMENTS

- DPI has an online training for new school nurses
- Check with your insurance company for coverage
- Nurses have coverage as long as they are within the scope of their employment as a school employee or volunteer
- Other professional medical services



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Questions?