



# UMI INSURANCE TIP SHEET

## PARISH NURSE PROGRAMS

**United Methodist Insurance's only mission is protecting the property and ministries of The United Methodist Church. Our service provider Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding your parish nurse program:**

- 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 your church members 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 (ANA) Scope and Standards of Parish Nursing Practice.

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### The policy offered by United Methodist Insurance reads as follows:

*"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 our policy and needs to purchase professional liability insurance.

**We hope that the information provided here will help your church provide its members and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.**

*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.*



**United Methodist Insurance**

Property & Casualty Coverage for Your Ministry

THE UNITED METHODIST CHURCH

Enrollment Center **855-606-6505**

Service Center **800-293-3525**

[www.uminsure.org](http://www.uminsure.org)