

Rescue for Nurses

Personal Accident Insurance for Nurses and other Healthcare Workers Exposed to HIV, Hepatitis B or Hepatitis C



What are the odds?

- OSHA estimates that **5.6 million healthcare workers** are at risk of occupational exposure to bloodborne pathogens.¹
- Approximately **385,000 sharps-related injuries** are sustained by hospital-based healthcare workers each year; an average of 1,000 per day.²
- It's estimated that at least **50% of injuries** go unreported.²
- **41% of injuries** occur after use and before disposal of a sharp device; 39% occur during use on a patient.²

The cost of sharps injuries

- Treatment costs associated with needlestick injuries can range from **\$500 to \$3,000**.²
- Antiviral treatment for Hep C may **cost up to \$95,000**.³

Insurance coverage for sharps injuries, blood or bodily fluid exposure, and felonious assaults

Despite advanced safety techniques and best practices, healthcare workers remain at risk of bloodborne infections such as HIV, Hepatitis B and C from needlesticks, other sharps injuries and splashes.

For some, the costs associated with an unforeseen needlestick injury may be costlier than imagined. Workers' Compensation typically only covers a portion of a healthcare worker's salary, and a growing number of insurers are denying coverage for state-of-the-art antiviral treatment, leaving individuals to pay for medical expenses and follow-up treatment out-of-pocket.⁴

Rescue for Nurses may offer a better solution by helping to supplement Workers' Compensation and Employer Health Insurance plans and providing a \$100,000 lump sum benefit after a covered accident.

Although we can't prevent accidents from happening, we may give you greater control of the outcome.

Sources:

- 1 - <https://www.osha.gov/SLTC/etools/hospital/hazards/sharps/sharps.html>
- 2 - <https://www.cdc.gov/sharpsafety/pdf/workbookcomplete.pdf>
- 3 - <https://www.healthline.com/health/hepatitis-c-treatment-cost>
- 4 - <https://academic.oup.com/ofid/article/5/6/ofy076/4969901>



Insurance Designed with You in Mind



\$100,000 lump sum benefit

Receive a \$100,000 benefit if you contract a covered Hep B, Hep C, or HIV infection from a covered sharps-related, blood or bodily fluid exposure incident, as outlined in the policy.



Coverage that travels with you

As an Individual policy, coverage travels with you so you're covered whether you're at work or volunteering in your free time.



Use the money however you'd like

Use the money in whatever way helps the most. Help to supplement lost income, pay your mortgage, or pay for treatment.



More budget-friendly than you might think

Plans are available to fit nearly any budget.

How it Works

Needlestick Benefit

If you test positive for a covered Hepatitis B, Hepatitis C or HIV infection within 180 days of a needlestick, blood or bodily fluid exposure incident, then you may qualify for the \$100,000 benefit.

Felonious Assault Benefit

Felonious assaults can happen in any work environment. Some patients react differently to medications, anesthesia or after physical trauma, causing violent outbursts that may lead to physical harm. If you are a victim of a covered felonious assault, receive \$250/day for up to 10 days.

Who we Cover

- Nurses
- Healthcare Students
- Physician Assistants
- Nurse Practitioners
- Certified Nursing Assistants
- Other Healthcare Professionals

Contact

CM&F Group
99 Hudson Street,
New York, NY, 10013
1.800.221.4904
www.cmfgroup.com



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series BI-10000P, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.