

**FAMILY PLANNING PROGRAM  
POLICY AND PROCEDURE MANUAL****SECTION:** Program Administration  
**SUBJECT:** Liability Coverage

**POLICY:** Each delegate agency should ensure the existence of adequate liability coverage for all segments of the program, including personnel providing services. Likewise, each delegate agency should consider obtaining liability coverage for governing board members.

**GUIDELINES:**

1. Physicians providing services for delegate agencies should obtain their own liability coverage or be covered by the respective educational institution. Due to limited federal funds, delegate agencies may not pay for such coverage.
2. All nursing personnel including advanced practice nurses must have liability coverage.
  - a. If a delegate agency covers all nursing personnel under a general agency liability policy, then additional liability coverage is the option of the individual nurse.
  - b. If a delegate agency's liability policy does not cover nursing personnel, the delegate agency may provide liability insurance as an employee benefit if the delegate agency's governing board so allows. Specific amount of payment (total or partial) is at the discretion of the governing board and availability of federal funds.
  - c. Delegate agencies may provide liability coverage for advanced practice nurses. Individual advanced practice nurses may obtain additional coverage provided that they pay the difference.
3. Liability policies for the governing board should include coverage for errors and omissions.

## References:

1. Program Guidelines for Project Grants for Family Planning Services, 2001, p. 6, Section 5.4, Liability Coverage.