

General LPN Insurance Guide

We have provided the following guide to help you understand the different coverage options if you are purchasing as an individual LPN or on behalf of a Clinic.

Individual LPN'S

Situation	Coverage Needed
You are an employee with a specific facility.	<ul style="list-style-type: none"> Medical Malpractice
You contract your professional services to hospitals, clinics, other community care providers or render services to clients in their home or other locations including your own home or workplace	<ul style="list-style-type: none"> Medical Malpractice General Liability
You have opened your own company but are the only employee and work as noted above	<ul style="list-style-type: none"> Medical Malpractice General Liability

Type Of Cover	Coverage Options	Per Occurrence/ Aggregate	Premium	Deductible
Medical Malpractice	Option A	\$2,000,000	\$6	\$Nil
	Option B	\$5,000,000	\$16	\$Nil
General Liability	Option A	\$2,000,000	\$90	\$Nil
	Option B	\$5,000,000	\$135	\$Nil

Clinics

Situation	Coverage Needed
You have opened your own company and you are the only employee and have a clinic with contents the business owns	<ul style="list-style-type: none"> Medical Malpractice General Liability Property
You have opened your own company and have employees—additional coverage will need to be placed for the business including: Medical Malpractice – One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> Medical Malpractice General Liability Property
You (LPN) have opened your own company and have employees and a facility/property you own or are responsible for - additional coverage will need to be placed for the business including: Medical Malpractice – One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> Medical Malpractice General Liability Property

Type Of Cover	Revenue	Coverage Options	Per Occurrence/ Aggregate	Premium
Commercial General Liability	Up to \$150,000	Option A	\$2,000,000	\$250
		Option B	\$5,000,000	\$400
	\$150,000 - \$400,000	Option A	\$2,000,000	\$750
		Option B	\$5,000,000	\$1,500
	\$400,000 - \$500,000	Option A	\$2,000,000	\$1,500
		Option B (Recommended)	\$5,000,000	\$2,500

Additional Optional Coverages

Individual LPN'S

Coverage	Description	Pricing
Legal Advice Hotline	<ul style="list-style-type: none"> • Unlimited Access to Legal Advice • Medical Malpractice Legal Issues • Provide guidance on what to do if an actual suit is filed and how the LPN should respond • Legal Advice on how to handle formal complaints from the public or investigations from your regulator and when legal council should be retained • Answers surrounding if you (LPN) can keep working while there is an ongoing suit or investigation etc. 	Annual Premium per Member: \$7.00 + \$1.50 Broker Fee

Clinics

Situation	Additional Coverages
You have opened your own company and you are the only employee and have a clinic with contents the business owns	<ul style="list-style-type: none"> • Property • Business Interruption • Cyber
You have opened your own company and have employees-additional coverage will need to be placed for the business including:	<ul style="list-style-type: none"> • Property • Business Interruption • Crime • D&O • Cyber
You have opened your own company and have employees and a facility/property you own or are responsible for - additional coverage will need to be placed for the business including: Medical Malpractice - One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> • Property • Business Interruption • Crime • Directors & Officers Liability • Cyber

Contact us today to find out how we can help you.