

Lloyd Sadd Insurance Brokers Ltd. is pleased to continue providing insurance programs to Licensed Practical Nurses (LPN) who are members of the provincial LPN regulatory body. Below are a few topics of interest about the program:

Medical Malpractice Insurance (included in provincial LPN membership)

Medical Malpractice, also known as Errors and Omissions liability or Professional Liability responds to claims arising from your work as a Licensed Practical Nurse (LPN) in Canada. It responds to third-party claims of negligence on your part - whether actual or alleged - during the course of your work as an LPN. The policy responds to claims of damage caused by the administration of professional services, services or care rendered incorrectly, or the failure to administer care when it is required. It also includes coverage for legal expenses associated with investigating and defending the allegations.

General Liability Program

Commercial General Liability (CGL) is imperative if you are self-employed and/or 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. A CGL program including coverage for Bodily Injury, Property Damage and Tenants Legal Liability is available through Lloyd Sadd Insurance Brokers Ltd. \$2,000,000 and \$5,000,000 options are available. For more information on this program please contact any of the Lloyd Sadd team members.

International Coverage

Coverage is available for LPN's travelling outside of Canada on a short-term contract or humanitarian work. There are no additional premiums or charges associated with this coverage. The only requirement is individuals need to notify their LPN regulatory body and Lloyd Sadd Insurance Brokers Ltd. with respect to destination and duration of the work for international coverage to apply.

Incident Reporting

Coverage under Medical Malpractice Liability policies is on a Claims Made and Reported basis. This means the policy responds to allegations made during the policy period regardless of when the incident in question actually took place. However, the policy stipulates incidents/claims must be reported to Lloyd Sadd Insurance Brokers Ltd. as soon as individuals first learn of an allegation, claim or that one could potentially be brought against them. This is extremely important as coverage could be denied if the individual does not advise in a timely manner or jeopardizes the potential of an early defence, should it be required.

Contact us at LPN@lloydsadd.com if you have any other questions or concerns.

MEDICAL MALPRACTICE EXPLAINED

As a registrant of the LPN regulatory body you are provided with Medical Malpractice Liability coverage. Included in your annual fees your LPN regulatory body provides a Medical Malpractice Liability policy with a \$2,000,000 limit per claim. The program provides coverage for faults, errors, omissions and negligence for services rendered while acting within the LPN's scope and duties. The basis of the policy is to protect the public's ability to claim and provide coverage to the LPN named in the claim for:

- Defense costs associated with defending an allegation, even if the allegation is false

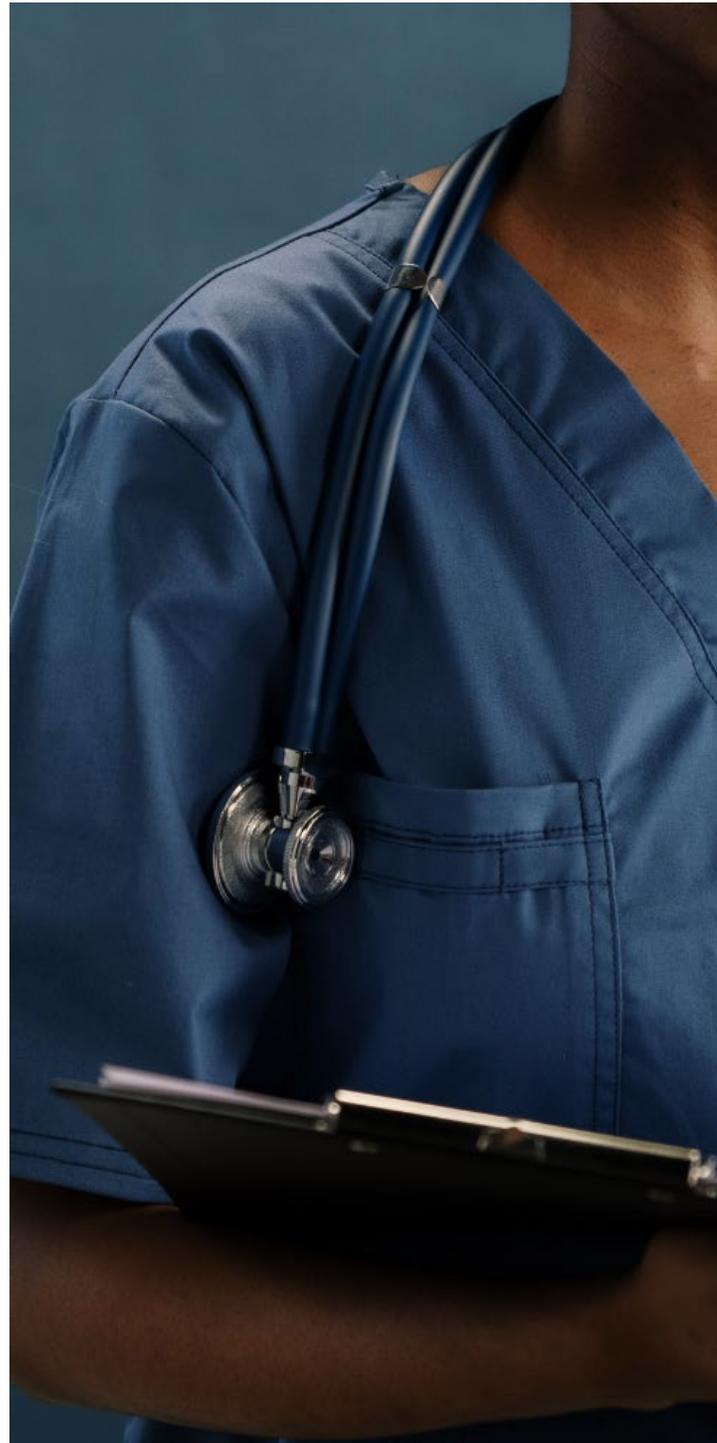
Malpractice issues are of great concern today. There was a time when health practitioners were not subject to lawsuits. Times have changed and today malpractice lawsuits are much more common.

Organizations, employees and services are constantly in the public eye and are being held to increasingly higher standards of care. Licensed Practical Nurses (LPN) have daily contact with people and patients. These people are dependent upon your skillful care and extensive knowledge. Medical Malpractice Liability Insurance provides coverage in cases of allegations of errors, omissions and negligent acts whether or not they have merit.

As an LPN, the legal system views you as a professional, meaning you are expected to have extensive technical knowledge and training in your area of expertise. You are also expected to perform the services for which you were hired according to a professional code of conduct and within the scope of practice. If an LPN fails to demonstrate the degree of skill expected of them, they can be held personally responsible in a court of law for any harm they cause to another person.

The insurance company is equipped with a team of analysts, adjusters and legal professionals to ensure a fair and thorough process in the event of a claim. Their expertise is critical in guiding you as an LPN through the process, while respecting the LPN's personal privacy and the confidentiality of their employer.

The policy includes coverage for all active and retired registrants of the LPN regulatory body. Graduates awaiting licensing are also provided coverage as long as they are working under the guidance of another health professional.



MEDICAL MALPRACTICE EXPLAINED

Since the policy is intended to only cover errors and omissions resulting from your professional practice, it is important to note there are exclusions not covered by this policy. Some of the notable exclusions include:

- Deliberate, Dishonest and Fraudulent Acts
- Fines and Penalties
- Libel and Slander
- Abuse and Sexual Misconduct
- Issues outside of your scope of practice
- Disciplinary allegations

In a hospital or other care facility, your employer will likely maintain a Medical Malpractice Liability policy on behalf of the facility and its employees. In this circumstance, the program will provide excess coverage in the event the facility coverage is insufficient. If the LPN does not work in a facility which provides Medical Malpractice Liability coverage, this program becomes their primary policy.

For LPN's who are self-employed or who do contract work, this liability insurance is critical protection. As long as the work you are providing falls within your scope of practice, you are covered.

This program has been developed with the LPN regulatory body and is intended to protect the public's ability to pursue a claim in cases of alleged malpractice.

It is important to understand your coverage related to accidental errors in your day-to-day work. Contact us at LPN@lloydsadd.com if you have any questions.



LET US HELP YOU MANAGE YOUR RISK

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What is Medical Malpractice Insurance?

Medical Malpractice, also known as Errors and Omissions liability or Professional Liability responds to claims arising from your work as a Licensed Practical Nurse (LPN) in Canada. It responds to third-party claims of negligence on your part - whether actual or alleged - during the course of your work as an LPN. The policy responds to claims of damage caused by the administration of professional services, services or care rendered incorrectly, or the failure to administer care when it is required. It also includes coverage for legal expenses associated with investigating and defending the allegations.

Is there need for me to carry my own coverage ?

There are a number of reasons to carry your own coverage: the first of which is that your employer may or may not purchase Medical Malpractice Liability, and even if they do, their policy may not include coverage for you. In addition, the policy purchased by your employer may not provide adequate limits, which can put you at risk. Furthermore, if you are self-employed or contract your services, you will require individual coverage. This policy for Licensed Practical Nurses provides peace of mind that coverage is in place for incidents should they arise

I have left the profession permanently and am no longer licensed; will the policy still provide coverage?

This program's extensive coverage includes former members. This means once you leave the profession, the policy will still respond to allegations against you resulting from incidents that took place while you were active in your role; these allegations can occasionally surface after you have left your job.

I am working outside of the country for a short period, will the policy respond?

The intention of the policy is to provide coverage for LPN's working and living in Canada. If you engage in work outside of Canada (for example a Humanitarian Project), coverage can be extended on a short-term basis only. It is critical that you contact your LPN regulatory body and Lloyd Sadd Insurance Brokers Ltd. to advise the duration and location of your work.

What is the Difference between Medical Malpractice Liability and Commercial General Liability?

Commercial General Liability provides insurance for bodily injury or property damage, but often contains an exclusion for professional/medical services (such as those provided by an LPN). Medical Malpractice Liability ensures the LPN is provided coverage that will respond to allegations of negligence in the course of providing professional services within their Scope of Practice.

Contact us at LPN@lloydsadd.com if you have any other questions or concerns.

There are numerous scenarios where a Licensed Practical Nurse can be alleged of malpractice, and these allegations may or may not have merit. Medical Malpractice liability, subject to the policy wordings, responds to those allegations regardless whether they are groundless or not. Examples of possible complaints are:

- Professional misconduct
- Malpractice
- Neglect
- Humiliation

Incident Reporting

Coverage under Medical Malpractice Liability policies is on a Claims Made and Reported basis. This means the policy responds to allegations made during the policy period regardless of when the incident in question actually took place. However, the policy stipulates incidents/claims must be reported to Lloyd Sadd Insurance Brokers Ltd. as soon as individuals first learn of an allegation, claim or that one could potentially be brought against them. This is extremely important as coverage could be denied if the individual does not advise in a timely manner or jeopardizes the potential of an early defence, should it be required.

What steps should be taken in the event of a complaint or claim?

Allegations and claims should be reported immediately. Please report any of the following situations:

- You receive a Statement of Claim, summons or other legal process
- Any written allegations of professional malpractice or negligence
- Any circumstance you become aware of where a third party may hold you responsible for your actions

When should an LPN report a claim or possible claim?

The policy requires you report "as soon as practicable after being made aware of a claim". Prompt notification is required and essential in order to provide early advice and to ensure that your (LPN) rights and interests are properly protected. Delay in notification could prejudice the insurer's position and impair their ability to defend you.

How to Report

Please contact Lloyd Sadd Insurance Brokers Ltd. directly at

Phone: 780.930.3864 - Email: lpn@lloydsadd.com - Toll Free : 1.800.665.5243

Your report should contain copies of all written documents, names of potential claimants, date the incident occurred and any details of the incident. Information and documentation is critical in helping resolve disputes and claims.

For any further information or if you are unsure if something needs to be reported, please contact Lloyd Sadd Insurance Brokers Ltd. right away.

As our world constantly changes, so does the need to provide health care services in different innovative ways. Telehealth services helps by giving patients the ability to access the professional services of their Licensed Practical Nurse (LPN) using videoconferencing.

This is an important service and the LPN can take comfort knowing that their insurance carrier will extend their Medical Malpractice Insurance for Telehealth services as long as the services are being provided to residents of the province where the LPN is licensed.

YOUR MEDICAL MALPRACTICE PROGRAM

As a registrant of the LPN regulatory body and included in your annual fees you are provided with Medical Malpractice Liability coverage. Your Medical Malpractice Liability policy has a \$2,000,000 limit per claim with no annual program aggregate. The program provides coverage for faults, errors, omissions and negligence for services rendered while acting within their scope and duties.

The basis of the policy is to provide coverage for defense costs associated with defending an allegation, even if the allegation is false.

As mentioned, this coverage will also protect LPN's who are serving patients using videoconferencing provided their patients are residents of the province where the LPN is licensed.

Contact us to learn more about coverage under the LPN program



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Licensed Practical Nurses Program Medical Malpractice Liability Insurance Confirmation

INSURANCE COMPANY: Berkley Canada

EFFECTIVE: January 1, 2022

EXPIRATION: January 1, 2023

POLICY NUMBER: BC 05940-2101

MEDICAL MALPRACTICE LIABILITY

\$2,000,000 per member limit, per claim, and per member aggregate

Coverage Features

Claims Expenses in Addition to the Limit of Liability
Defence Costs for Abuse Endorsement- \$50,000 Aggregate – Nil deductible
Defence Costs for Alleged Criminal Acts Excluding Abuse- \$100,000 Aggregate – Nil Deductible
Libel and Slander Extension Endorsement
Loss of Earnings Endorsement- \$750 Per Day
Privacy and Data Protection Endorsement- \$25,000 Aggregate- Nil deductible
Punitive Damages Endorsement- \$100,000 Aggregate
Policy Territory Amendment Endorsement- Incidents Worldwide with Suits brought in Canada
Good Samaritan Endorsement
Subpoenaed to Appear Extension Endorsement- \$50,000 Per Proceeding/ \$50,000 Aggregate- Nil deductible (Previously Expense Reimbursement Endorsement - \$10,000 Per Proceeding/ \$10,000 Annual Aggregate- Nil Deductible)
Breach of Copyright Endorsement
Loss of Documents Endorsement.- \$10,000 Aggregate- \$500 per Claim Deductible
Out of Country Extension
Therapy and Counselling Extension- \$10,000 Per Insured and \$10,000 Annual Aggregate – Nil Deductible
90 Day Cancellation
Non-Stacking of Limits Endorsement
Coronavirus Vaccine Program Extension

Main Exclusions

Absolute Abuse and Sexual Misconduct Exclusion – Supplementary Coverage noted/included above
Asbestos Liability Bodily Injury Exclusion – Medical Treatment Exception
Deliberate, Dishonest or Fraudulent Acts
Insured vs. Insured – Medical Treatment Exception
Nuclear Exclusion- Exception for Nuclear Medicine
Sanction Limitation and Exclusion Clause

Additional Named Insured

- College of Licensed Practical Nurses of Alberta
- British Columbia College of Nurses and Midwives
- College of Licensed Practical Nurses of Manitoba
- Association of New Brunswick Licensed Practical Nurses
- College of Licensed Practical Nurses Newfoundland and Labrador
- Nova Scotia College of Nursing
- Saskatchewan Association of Licensed Practical Nurses
- College of Licensed Practical Nurses of Prince Edward Island

CONDITIONS: The Company binds the kind(s) of insurance stipulated on this form. This insurance is subject to the terms, conditions, and limitations of the policy(ies) in current use by the Company.

WE LISTEN. WE THINK. WE DELIVER.