

# PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE INSURANCE FOR LICENSED PRACTICAL NURSES

LloydSadd



Lloyd Sadd Insurance Brokers Ltd. is pleased to provide a custom insurance program to Licensed Practical Nurses (LPN) who are members of (or applying to) the provincial LPN regulatory body. Below is a brief overview of some of the program's key features. Please feel free to reach out to us with any questions.

## INSURANCE DESIGNED FOR LPN's

### KEY FEATURES:\*

- \$0 Deductible & no program aggregate
- \*New for Alberta LPN's\* Disciplinary Expense Coverage to assist a member through a complaint process. \$50,000 Limit
- Coverage extends to the LPN's automatically if they are self-employed and a sole proprietor, without any additional costs.
- Coverage is provided to LPN's across the country as long as they are licensed and acting within the scope of practice in that jurisdiction
- \$2,000,000 per claim, \$5,000,000 per member annual aggregate limit with claims expenses in excess of the limit.
- Good Samaritan Acts included (Example: performing CPR off work if someone needs your help)
- Legal services hotline available to all policy holders
- Policy meets the liability requirements for the provincial LPN regulatory body as outlined in the by-laws
- \$47 annual premium + \$4 service fee (Lowest cost nursing program in the country)

Online portal coming soon

### WHAT IS MEDICAL MALPRACTICE INSURANCE?

Medical Malpractice, also known as Errors & 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.

### IMPORTANCE OF DISCIPLINARY EXPENSE COVERAGE:

Disciplinary Expense Coverage is a crucial aspect of insurance for Licensed Practical Nurses (LPN). It addresses the situation when a complaint is lodged against an LPN by the public or other professionals, triggering an investigation by the regulatory body.

In such instances, the LPN is required to seek legal assistance to navigate the disciplinary process effectively. Disciplinary Expense Coverage provides LPNs in Alberta with an invaluable resource by offering \$50,000 worth of coverage specifically designed to support them throughout the challenging disciplinary proceedings.

Coverage provided by:



LET US HELP YOU MANAGE YOUR RISK

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780.930.3854

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Local Touch. National Strength.™

# DISCIPLINARY EXPENSE COVERAGE FOR LPN'S

*Protecting LPN's by Including Disciplinary Expense  
Coverage in your program*

## What is Disciplinary Expense Coverage?

Disciplinary Expense Coverage is a crucial aspect of insurance for LPNs (Licensed Practical Nurses). It addresses the situation and provides legal support to the LPN when a complaint is lodged against an LPN by the public or other professionals, triggering an investigation by the regulatory body.

In such instances, the LPN is required to seek legal assistance to navigate the disciplinary process effectively. Disciplinary Expense Coverage provides LPNs in Alberta with an invaluable resource by offering \$50,000 worth of coverage specifically designed to support them throughout the challenging disciplinary proceedings.

## Why Do LPNs Need Disciplinary Expense Coverage?

LPNs, like any healthcare professionals, can face disciplinary complaints during their careers. Having Disciplinary Expense Coverage is crucial for several reasons:

**Efficient Complaint Process:** This coverage streamlines the complaint resolution process, benefiting both the LPN and the complainant. By providing financial support for legal assistance, it ensures that LPNs can actively participate in the proceedings, enabling a fair and efficient resolution.

**Legal Support:** Disciplinary complaints can be complex and overwhelming for LPNs to navigate alone. With Disciplinary Expense Coverage, LPNs gain access to legal assistance, ensuring they have professional guidance and support throughout the process.

Having Disciplinary Expense Coverage in your insurance plan, LPNs can proactively safeguard their professional reputation and access essential legal resources tailored to their specific disciplinary needs.

## Why is Disciplinary Cover now included in our program?

Bill 46 in Alberta requires LPN's to purchase insurance coverage independently and the college can no longer include it within the license renewal process. Before this change in legislation, it was considered a conflict of interest for the college to offer disciplinary expense coverage as it would provide members protection against the college in disciplinary hearings.

This coverage will make the disciplinary process more fair, increase efficiency of the complaint process as well as offer better protection to the public by ensuring any investigation is warranted and enabling a fair and efficient resolution.

## What is the difference between Disciplinary Coverage and Professional Liability Coverage?

Medical Malpractice, also known as Errors & 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.

Disciplinary coverage provides legal support is defending an allegation when investigated by your regulatory body and provides legal support in navigating challenging difficult disciplinary proceedings.

*We will be offering an easy online portal for members to purchase their insurance which will integrate with the college's online system, more details on this will follow in the coming months.*

*If you need more information regarding Disciplinary Expense Coverage or have additional questions, please reach out to [lpn@lloydsadd.com](mailto:lpn@lloydsadd.com)*

**LET US HELP YOU MANAGE YOUR RISK**

### LOCATIONS

Edmonton: 1.800.665.5243

Calgary: 1.866.845.8330

Kelowna: 1.800.665.5243

[lloydsadd.com](http://lloydsadd.com)

[navacord.com](http://navacord.com)

[lpn@lloydsadd.com](mailto:lpn@lloydsadd.com)

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](mailto: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.

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