

Licensed Practical Nurses Insurance Programs

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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.

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