

## Medical Malpractice – CLAIM REPORTING

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There are numerous scenarios where a Licensed Practical Nurse can be alleged of malpractice, and these allegations may have merit or be groundless or unfounded. Medical Malpractice liability, subject to the policy wordings, responds to those allegations regardless whether they are groundless or not. It provides legal representation and expenses and potential indemnity payments. Examples of complaints are professional misconduct, malpractice, neglect, humiliation, among others.

### 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 verbal complaints or oral threats
- Any circumstance you become aware of where a third party may hold you responsible for your actions

### When should you report?

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 their 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 your insurance broker, Lloyd Sadd Insurance Brokers Ltd. directly.

Your report should contain copies of all written documents as well as names of potential claimants and date the incident occurred. Details of the incident are also needed. 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.