

Medical Malpractice – Frequently Asked Questions

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What is Medical Malpractice Insurance?

Medical Malpractice, also known as Errors and Omissions liability or Professional Liability responds to allegations arising from your work as a Licensed Practical Nurse in Canada. It responds to third-party claims against you, arising from actual or alleged “negligence caused by rendering or the failure to render professional services”. It includes coverage for legal expenses and potential indemnification payments.

Is there need for me to carry my own coverage if my employer provides coverage?

Your employer may or may not purchase Medical Malpractice Liability, and their policy may not include you as insured or have enough limit even if they do purchase it. This policy for Licensed Practical Nurses provides reassurance that coverage, subject to the policy conditions, is in place for incidents should they arise. In addition, if you contract your services or are self-employed, individual coverage is required.

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

The program contains a broad definition of who is insured and includes former members. This means once you leave the profession, the policy will respond to allegations against you resulting from instances while you were active in your role.

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

The intent of the policy is to provide coverage for Licensed Practical Nurses 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/or Lloyd Sadd Insurance Brokers Ltd. and advise the duration and location of your work.

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

Medical Malpractice Liability responds to allegations stemming from negligence in the course of providing professional services within the Scope of Practice.

Commercial General Liability provides insurance for injuries or property damage sustained by members of the public, not resulting from professional services. It covers accidents at your premises or away from your premises as a result of business operations. For example, a patient slips and falls on your sidewalk due to ice build-up.