

# 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

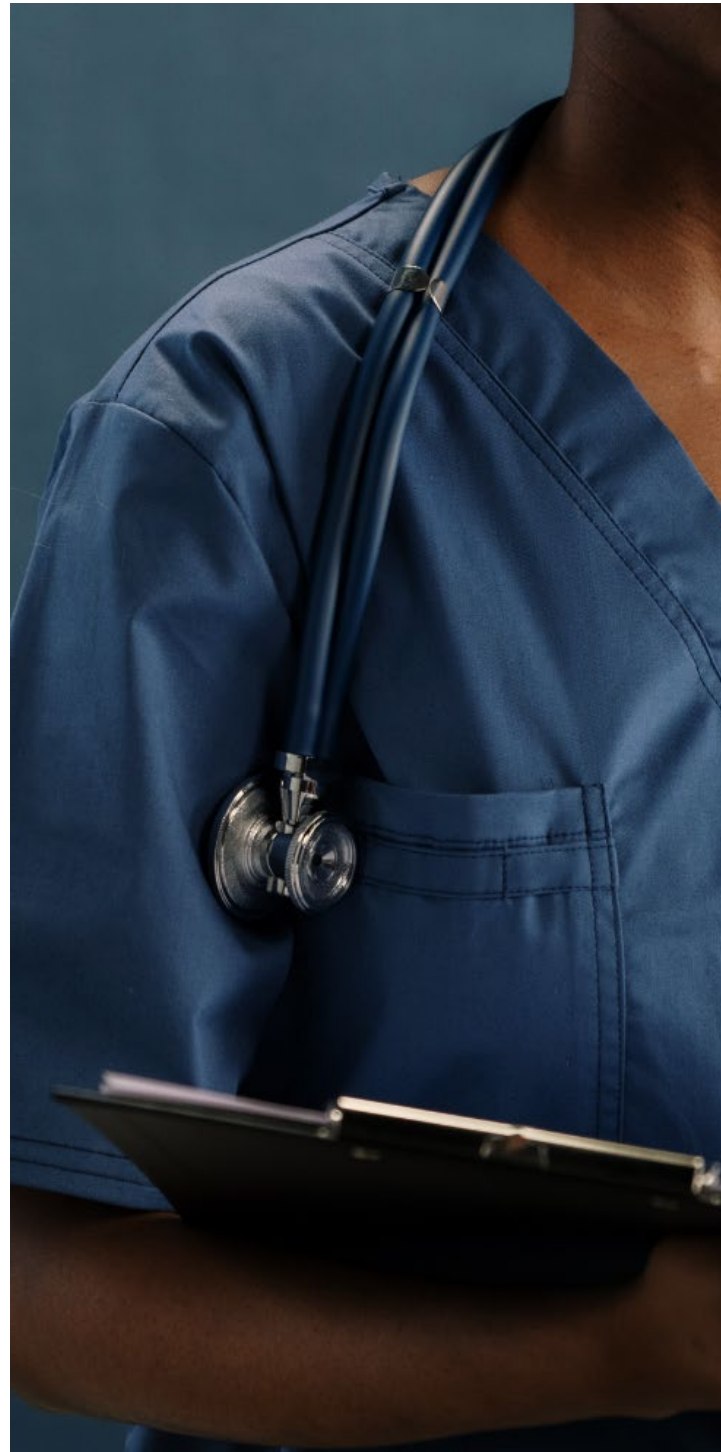
Malpractice issues are of great concern today. There was a time when health practitioners were not subject to lawsuits. Times have changed and today malpractice lawsuits are much more common.

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.



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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.

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



LET US HELP YOU MANAGE YOUR RISK

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