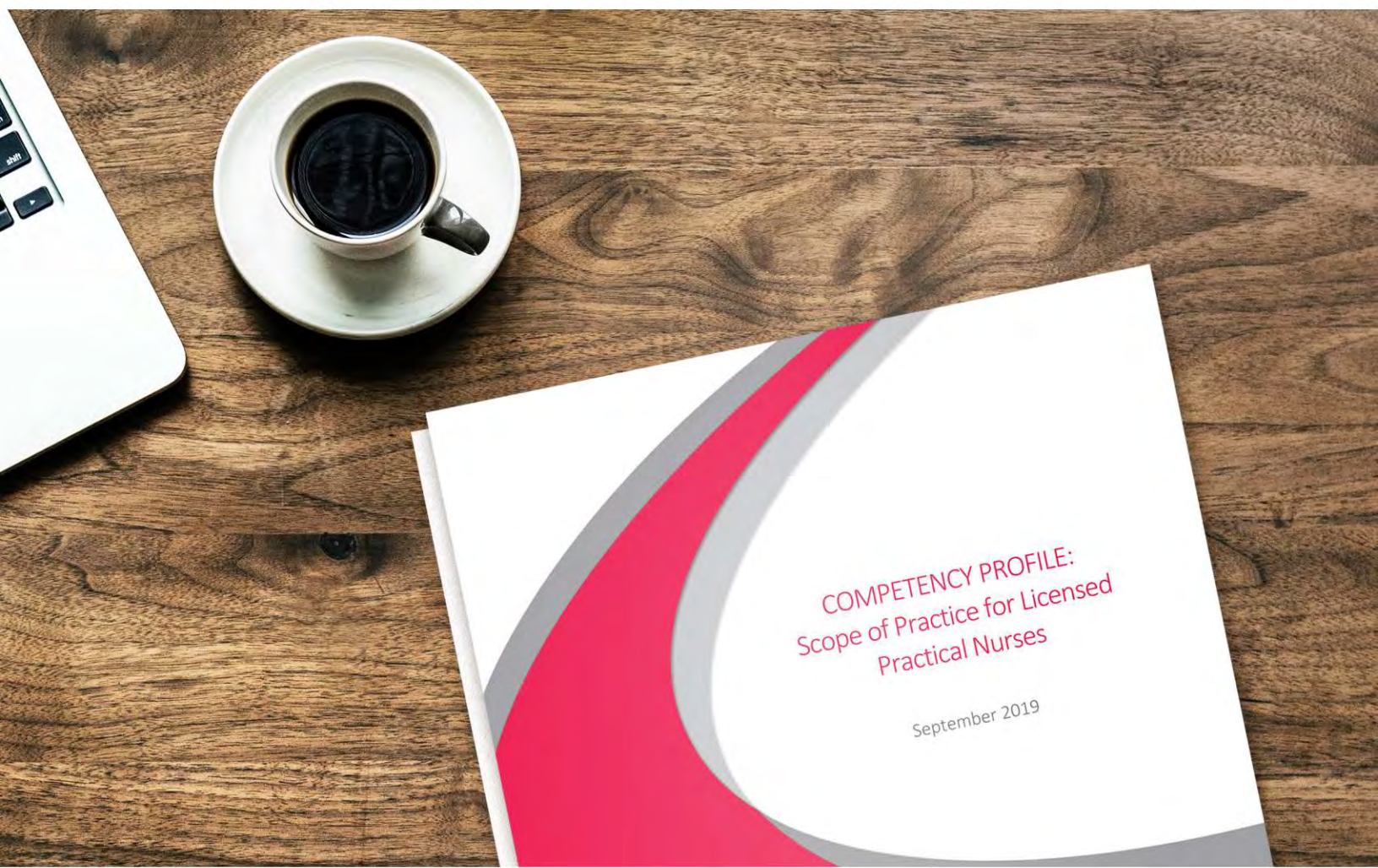


PRACTICE



NEW Competency Profile – Scope of Practice for LPNs

see page 7



COLLEGE OF
LICENSED PRACTICAL NURSES
OF NEWFOUNDLAND AND LABRADOR
LPNs - A PRACTICAL APPROACH TO QUALITY CARE

Volume 4, Issue 3 – September 2019

PRACTICE

The College of Licensed Practical Nurses of Newfoundland and Labrador PRACTICE magazine includes a wide array of information on nursing regulation, nursing licensure, nursing practice and many other health related topics. PRACTICE is published electronically three times a year. CLPNNL welcomes feedback, suggestions and submissions from readers at wsquires@clpnnl.ca.

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PRACTICE, presented by CLPNNL

Design & Layout: Kimberly Puddester

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MANDATE

The mandate of the CLPNNL is to promote safety and protection of the general public through the provision of safe, competent, compassionate, and ethical nursing care.

VISION

Excellence in regulating licensed practical nurses.

VALUES

Collaboration	Partner with others to protect the public
Excellence	Commit to the highest standard of nursing care
Accountability	Be responsible for what we do and don't do
Fairness	Treat others with respect and without bias
Innovation	Create positive outcomes

MISSION

Protect the public by actively promoting safe, competent, and ethical nursing care.



COLLEGE OF
LICENSED PRACTICAL NURSES
OF NEWFOUNDLAND AND LABRADOR
LPNS - A PRACTICAL APPROACH TO QUALITY CARE

CLPNNL WELCOMES NEW ACCOUNTING/OFFICE CLERK

CLPNNL is pleased to welcome Ms. Desiree Evans to the position of Accounting/Office Clerk. In this role, Ms. Evans will provide financial and clerical support to the CLPNNL and the LPNs of NL.

Ms. Evans has previously worked in Marketing, Human Relations and Accounting where she held various roles including administration, bookkeeping and hospitality. She is very excited to join the team as CLPNNL's Accounting/Office Clerk and looks forward to supporting CLPNNL in her new role as well as assisting the LPNs of our province.

Welcome Desiree!

Email: devans@clpnnl.ca



CLPNNL THANKS ADMINISTRATIVE OFFICER

In August 2019, Ms. Deborah Pantin retired from her role as CLPNNL's Administrative Officer. Debbie has supported the CLPNNL staff and the Board with advancing the CLPNNL's strategic direction as well as overseeing daily operations. Debbie will certainly be missed, and we wish her health, happiness and good luck as she moves on to another chapter in her life.

Thank you Debbie!



REMINDER: KEEP YOUR INFORMATION UP-TO-DATE!

Under the College of Licensed Practical Nurses of Newfoundland and Labrador By-laws (2014) Section 34 - Accuracy of Personal Information, all LPNs are required to keep their information on file with CLPNL up-to-date. This includes:

- Name change
(copy of legal documentation required)
- Mailing address
- Email address
- Employment information
- Phone numbers

If any of the above information has recently changed, please contact the CLPNL by phone or email to update your file.



LPNs now use online registration to complete their annual licensure renewal application. LPNs are required to provide their most up-to-date email address to the CLPNL as this is essential for online registration. For more information, please contact the CLPNL office at 709-579-3843.

ARE YOU CONNECTED WITH CLPNL?

As regulated professionals, it is important for LPNs to stay connected with their regulatory body.

The CLPNL website, www.clpnnl.ca, is full of resources to assist LPNs with their practice. The website also provides information on continuing education. There, LPNs will find resources to help with both formal and informal learning.

CLPNL also has a social media platform – Facebook. It is a great way to stay connected to your regulatory body and to become aware of what’s new and upcoming. Be sure to follow us at <https://www.facebook.com/CollegeLPNNL/>.





LPN Decision-Making Tool

Part 2: Assignment of Care

This is the second in a three-part series of LPN decision making tools. The first part (*Practice*, May 2019) focused on scope of practice, and the third (*Practice*, January 2020) will focus on independence and collaboration in practice.

WHO SHOULD DO THAT?

Assignment of care is the outcome of a dynamic decision-making process to determine the most appropriate care provider to be responsible for client care. Assignment of care requires an evaluation, and an adjustment, or re-assignment when necessary, when there are changes in client acuity, complexity or predictability. Factors that influence the decisions around assignment of care include a reflection of the nurse, the client, and the environment.

- The Nurse:** The care to be provided must fall within the competencies (knowledge, skills, abilities) of the nurse, and the nurse must be able to manage the outcomes of the care they are to provide. Knowledge may have been acquired through entry-to-practice education or continuing (post-basic) education. Skill and ability are attained through practice experience.
- Two LPNs may have different practice experiences, and different degrees of proficiency, yet both may be competent to provide the required care safely.
- The Client:** Understanding client care needs includes considering the established plan of care, and the complexity of the client's health status. LPNs independently provide care for clients where plans are established, and outcomes are predictable. LPNs collaborate to provide care for clients where outcomes are less predictable.
- The Environment:** The consideration of environment includes the availability of resources to support the LPN in providing care, such as policies, procedures, or directives to guide decision making. Resources may also include the availability of other professionals for consultation or intervention.

As self-regulated professionals, LPNs are responsible and accountable for the care they provide, for recognizing changes in client status, for communicating appropriately within the care team, and for seeking consultation, assistance or intervention where required.

Assignment versus Delegation

The terms *assignment* and *delegation* are not interchangeable; they have different meanings and responsibilities. Care is assigned when that care is authorized to be within the scope of practice of the profession¹. If the care to be provided is not within the scope of practice for the profession it cannot be assigned. *Delegation* is a formal process to provide authority for an LPN to carry out an activity for which they are, or can be educated to competently perform, but which is not currently authorized by CLPNNL to be within the scope of practice of the profession (e.g., care of a client requiring mechanical ventilation). The process to establish a delegation of function is outlined in Appendix B of the CLPNNL Competency Profile (available on the CLPNNL website).

¹ The scope of practice of the profession for LPNs in Newfoundland and Labrador is outlined in the CLPNNL Competency Profile.

CONTINUING COMPETENCY PROGRAM (CCP) UPDATE

At this time LPNs should be underway with completing their Learning Plan for the 2019-20 licensing year.

LPNs should reflect on their practice and consider what it is they wish to learn about for this licensing year. LPNs should have a vision, an action to accomplish that vision, and then later, reflect on how that new learning has enhanced their practice.

CLPNNL provides opportunities for LPNs to participate in a CCP webinar throughout the year. LPNs are encouraged to attend so they obtain the most up to date information regarding CCP.



CLPNNL also provides educational opportunities and we encourage LPNs to check our website for those opportunities: www.clpnnl.ca.

AUDIT UPDATE

LPNs who were selected for the 2018-19 licensure year audit were notified in April/19. The auditing committee met, reviewed the submissions, and determined which category LPNs were placed in. As of September 6/19, 99% of all LPNs who were selected for the 2018-19 audit have now complied.

If you have comments or questions on your CCP, please contact Wanda Squires, Practice Consultant at wsquires@clpnnl.ca.

NEW Competency Profile – Scope of Practice for LPNs

The College of Licensed Practical Nurses of Newfoundland and Labrador (CLPNNL) advise that a revised competency profile has been approved by the CLPNNL Board, effective September 1, 2019. This competency profile replaces the 2011 Competency Profile and its' 2016 addendum.

What it is

The *Competency Profile: Scope of Practice for LPNs* articulates the skills that are approved by CLPNNL for inclusion into the scope of practice for LPNs in this province. It reflects the growing and diverse nature of competencies that LPNs are, or can be, educated to perform in the interest of safe, competent, compassionate and ethical nursing service. Many of the skills in the competency profile are included in the entry to practice education program for LPNs. Other skills require additional education that builds upon the entry to practice education LPNs receive, and those are referred to as *post-basic* competencies.

What's new

Many skills have been added to the scope of practice for LPNs since the last competency profile was compiled. For example, the inclusion of administration of immunizations and participating in medication reconciliation and medical assistance in dying are added skills. Priority ratings have been removed from the competency headings. Shading of post-basic competencies is replaced with italics and a plus sign (+) to identify competencies not currently taught in the practical nursing education program in Newfoundland and Labrador.

The competency profile contains three appendices:

- Appendix A – A Description of LPN Practice
- Appendix B – Delegation of Function to a Licensed Practical Nurse (LPN)
- Appendix C – Advancing the Scope of Practice for the Profession

Where you can find it

The [competency profile](#) is available on the CLPNNL website and will be updated as new competencies are approved by the Board to be added, and/or as post-basic competencies move into the entry to practice practical nursing education program.

CLPNNL will be providing education sessions related to the new Competency Profile via webinar and in-person.

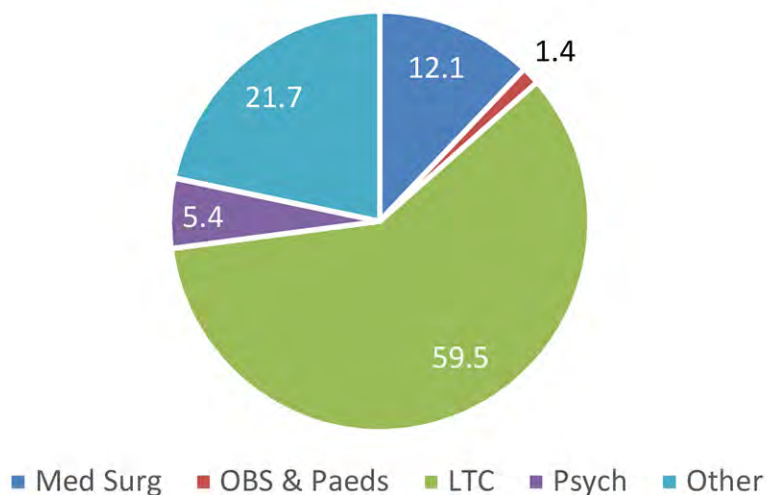
If you have questions about the competency profile contact Wanda Squires, Practice Consultant, at wsquires@clpnnl.ca.



CLPNNL AGM UPDATE

The CLPNNL's Annual General Meeting (AGM) was held on July 4, 2019 at the CLPNNL building, 209 Blackmarsh Road, St. John's, NL. The Board of the CLPNNL remains committed to the vision, mission, mandate and values of the organization. In the interest of public protection, it works in collaboration with government, educational facilities, employers, LPNs and other key stakeholders focusing on initiatives to strive for excellence in the regulation of LPNs in Newfoundland and Labrador. Chairperson Jane Pardy spoke at the AGM, giving a summary of the 2018-19 licensure year as well as CLPNNL's progress towards achieving its mission:

- CLPNNL is responsible to approve entry-level education for practical nursing in Newfoundland and Labrador. In 2018-19 all PN program delivery sites, including the Centre for Nursing Studies and the five campuses of the College of the North Atlantic underwent an evaluation and assessment process for approval by CLPNNL. Three Consultants were hired by CLPNNL to form the review team that completed the program approval process. The review team consisted of:
 - › Judy Morrow, Team Leader
 - › Ann Mann
 - › Kay Barrington.
- The reports have been provided to the schools and CLPNNL continues to work closely with the Centre for Nursing Studies (CNS), as the parent institution for the Practical Nursing (PN) program, as well as the College of the North Atlantic (CNA), which delivers the program through a brokering agreement with the CNS. These educational institutions in NL continue to graduate high-caliber PNs. This past year the passing rate for the Canadian Practical Nurses Registration Exam (CPNRE) was 95% in the province of Newfoundland and Labrador.
- 2570 LPNs registered with CLPNNL during the 2018-19 licensure year. The following is an illustration of the distribution of LPNs in NL by area of responsibility.



- The Centre for Nursing Studies and College of the North Atlantic have seen an increased interest in the number of applications for Practical Nursing in the last year.
- CLPNNL has been working with RHAs to support LPNs to grow into leadership roles. In the 2018-19 licensure year CLPNNL held a total of 4 full day workshops throughout the province (one in Corner Brook, Carbonear and two in St. John's). A total of 120 LPNs have attended these workshops and more are planned for the coming year.
- 2018-19 was the second year that members successfully completed the online renewal process.
- CLPNNL is continuing to develop new documents and guidelines to help promote safety in nursing care. The latest to be approved by the CLPNNL Board is the Cannabis Practice Guideline and the Medication Management document. Both documents were developed in collaboration with the College of Registered Nurses of Newfoundland and Labrador and can be found on the CLPNNL website.



The 2018-19 Annual Report can be found by visiting the website at www.clpnnl.ca.





Practical Nursing Program Approval

The Board of CLPNNL has accepted recommendations from the CLPNNL's Education Committee and is happy to advise that the Centre for Nursing Studies (CNS) has been granted a five-year approval rating for delivery of the PN Education Program. The CNS is designated by the CLPNNL Board as the Parent Institute for delivery of practical nurse education in NL.

The Board has also accepted a recommendation from the committee that the College of the North Atlantic (CNA) be granted a five-year approval rating for delivery of the PN Education Program in collaboration with the Centre for Nursing Studies at the Carbonear, Clarenville, Grand Falls-Windsor, Corner Brook and Happy Valley-Goose Bay campuses.

Five years is the maximum rating possible as outlined in The Policies, Processes and Standards for Approval of Practical Nurse Education Programs, June 2017.

The CLPNNL commends both the CNS as well as the CNA for the delivery of high-quality practical nursing education across diverse urban and rural areas of Newfoundland and Labrador.



CLPNNL Fall Webinars

September 25/19	2-3pm	Introduction to the NEW Competency Profile
October 30/19	2-3pm	Scope of Practice
November 28/19	2-3pm	Continuing Competency Program
December 11/19	2-3pm	Professionalism – what does it mean to hold a license to practice?

Liaison LPNs

Recently, CLPNNL sent an email to all Liaison LPNs inviting you to participate in a conference call on September 19, 2019 from 1:30 – 3:30 pm.

The purpose of this meeting is to connect and discuss your role as a Liaison LPN but also the opportunity for you to serve on a working group, made up of LPNs, to develop a document to support LPN practice.

For more information on this, please contact Wanda Squires at wsquires@clpnnl.ca.



CLPNNL Fall Workshops...

CLPNNL will be taking to the road again with our Fall Workshops. Details on locations will come from your manager. For those LPNs in independent practice, please contact Wanda Squires at wsquires@clpnnl.ca if you are interested in attending.





Election of LPNs to the Board for Zone 2 (Eastern Region) and Zone 5 (Labrador-Grenfell Region)

The CLPNNL is seeking nominations for one LPN to be elected to the Board of the CLPNNL for each of Zones 2 and 5 (total of two LPNs). Each position is for a three-year term (January 1, 2020 – December 31, 2022). A copy of the By-laws that outlines the catchment areas for Zones 2 and 5 is available on the website www.clpnnl.ca.

SCHEDULE OF THE ELECTION PROCESS FOR ZONES II AND V

1. Deadline for receipt of completed nomination forms at the CLPNNL office is **October 25th, 2019 at 1630 hrs.**
2. Instructions for online voting and a list of nominees will be emailed to each LPN in Zones 2 and 5 on **November 22nd, 2019.**
3. The window for online voting in each electoral zone will take place from **December 2nd to December 9th, 2019.**
4. Notification of election results to candidates takes place on **December 13th, 2019.**
5. Notification of election results to membership occurs on **December 16th, 2019.**

For more information about the election process, please contact the office of the CLPNNL or visit www.clpnnl.ca or contact Dena Lake, Regulatory Officer at dlake@clpnnl.ca.





Jurisprudence Update

LPNs have a professional and ethical duty, and at times a legal duty, to report issues that:

- involve conduct deserving of sanction of an LPN or another health care provider;
- are defined under federal or provincial law and that contain a reporting requirement; and
- are required to be self-reported to the regulatory body (e.g. criminal convictions or regulatory investigations).

To this end, LPNs have a responsibility to keep abreast of changes in legislation.

The new *CHILDREN, YOUTH AND FAMILIES ACT (CYFA)* came into force June 28, 2019. This new Act replaces the former Children and Youth Care and Protection Act (CYCP). One substantive change with respect to the duty to report provision (Section 11) is that the mandated duty to report is expanded to include youth from ages 16, and 17 (Section 2(1)(ff)).

The new *PUBLIC HEALTH PROTECTION AND PROMOTION ACT (PHPPA)* was enacted on July 1, 2019. This Act mandates the health care professionals with the DUTY TO REPORT a set of communicable diseases known as “Notifiable Diseases”.

An alphabetical listing of all Newfoundland and Labrador statutes (including the two identified above), with links to any available regulations, is provided by the Office of the Legislative Council and is available at <https://www.assembly.nl.ca/legislation/sr/titleindex.htm>. LPNs should review the legislation and consult with their employer in relation to reporting requirements.

The CLPNNL’s interpretive document [Duty to Report](#) is available on the CLPNNL website.

FROM THE PRACTICE CONSULTANT'S DESK...

LPNs ADMINISTERING VACCINES

The flu season is fast approaching and around this time each year, CLPNNL generally receives a high volume of calls related to this topic.

In any practice setting, LPNs must ensure they have the necessary knowledge, skill and judgement to practice safely, competently and ethically.

According to the LPN Standards of Practice and Code of Ethics, LPNs:

- are accountable for their practice and responsible for ensuring that their practice and conduct meet both the standards of the profession and legislative requirements;
- as self-regulating professionals, commit to provide safe, effective, compassionate and ethical care to members of the public.
- provide only those functions for which they are qualified by education or experience.



https://www.clpnnl.ca/sites/default/files/2016-10/StandandsofPracticeandCodeofEthicsforLPNs_0.pdf

Before providing care, LPNs should ask themselves:

- *Am I Educated?* (Do I have the knowledge - theory and practice?)
- *Am I Authorized?* (Does the CLPNNL, Legislation and my employer support me to do this?)
- *Am I Competent?* (Have I maintained competence to provide the care?)

Through self assessment and self reflection of education and experience, LPNs determine if they have the knowledge, skill, and judgement to safely and competently provide immunization care. LPNs who determine they require additional learning must obtain this education prior to providing care.

LPNs may use the following links to obtain additional knowledge on Immunization.

http://www.health.gov.nl.ca/health/publichealth/cdc/health_pro_info.html#immunization

https://www.health.gov.nl.ca/health/publichealth/cdc/pdf/Self-Directed_Learning_Module_Immunizations.pdf

If you have questions regarding immunizations, or would like to know more, contact Wanda Squires, LPN Practice Consultant, at wsquires@clpnnl.ca or 709-579-3843, ext. 206.



Nursing Education and Research Council

Nursing Grand Rounds

2019-2020



Date	Topic	Presenter	Location
Sept. 26	<u>Illicit Drug Use and Violence by Patients in Acute Care Medical-Surgical Settings: Exploring Nurses' Experiences</u>	Lori Robbins MN RN Tonya Hiscock MN RN Glenys Moran MN RN Marlene Browne MN RN	Harbor Room LAMC
Oct. 31	<u>Promoting Foot Health and Preventing Diabetic Foot Ulcers in Patients with Diabetes: A Mixed-Methods Study</u>	Kathleen Stevens RN PhD(c) <i>Assistant Professor MUN Faculty of Nursing</i>	Harbor Room LAMC
Nov. 28	<u>Understanding and Affirming Gender Diversity in Nursing Practice</u>	Krista Benson BSc BN RN MS <i>Clinical Sexologist</i>	Harbor Room LAMC
Jan. 30	<u>Paramedics Providing Palliative Care</u>	Megan Carey BN RN MN <i>Project Lead Paramedicine and Medical Transport</i>	Harbor Room LAMC
Feb. 27	<u>Implementation of the National Early Warning Score (NEWS) 2 to Help Identify Patients at Risk of Deterioration or Sepsis, or in Need of Intervention</u>	Pamela Goulding , RN BN MHS Denise Chant, RN BN MHS <i>Quality & Clinical Safety Leaders</i> Joan Downey, MN <i>Professional Practice Nursing</i>	Harbor Room LAMC
Mar. 26	<u>Understanding and Treating Binge Eating Disorder</u>	Dr. Jacqueline Carter-Major, R.Psych <i>Associate Professor Memorial University of Newfoundland</i>	Harbor Room LAMC
Apr. 30	<u>Post-Traumatic Stress Disorder (PTSD): A Registered Nurse's Journey of Healing and Hope</u>	Maureen Brennan RN <i>Peer Support Coordinator</i>	Harbor Room LAMC
May 28	<u>That was Then, This is Now: My Silver Lining</u>	Maureen Brennan RN <i>Peer Support Coordinator</i>	Harbor Room LAMC
Jun. 25	<u>Cultural Safety In Healthcare</u>	Katie Dicker <i>Senior Aboriginal Patient Navigator</i>	Harbor Room LAMC

- Please note that all rounds will occur from 1400-1500 hours on the last Thursday of the month
- Nursing Grand Rounds will not be held during December, July & August due to the holiday seasons

Remember:

Attendance at Nursing Grand Rounds can be used as credit towards the ARNNL Continuing Competency Program.

For additional information please contact Professional Practice - Nursing 777-7792

Medical Malpractice Explained

May 2019

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Malpractice issues are of great concern today. There was a time when health practitioners were not lawsuit targets; clients would never consider bringing forth an action against people who helped them. 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 helps protect you from 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. Not only can your professional reputation be damaged in a lawsuit, but your personal assets may be at risk.

As a member of the LPN regulatory body you are automatically provided with Medical Malpractice Liability coverage. Included in your annual membership, your LPN regulatory body provides a Medical Malpractice Liability policy with a \$2,000,000 limit per claim and an annual program aggregate of \$50,000,000. The program covers the LPN for faults, errors, omissions and negligence for services rendered while acting within their scope and duties. The basis of the policy is to provide protection for:

- Defense costs associated with defending an allegation, even if the allegation is false

Your insurance company is equipped with a team of analysts, adjusters and legal professionals to ensure you are properly protected in the event of a claim. Their expertise is critical in guiding you through the process, while respecting your personal privacy and the confidentiality of your employer.

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Medical Malpractice Explained

May 2019

The policy includes coverage for all active and retired members 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. 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, your 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 for the benefit of the members and the public.

It is important to understand your coverage and know you have protection against accidental errors in your day-to-day work.
Contact us if you have any questions



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Medical Malpractice Claims Reporting

May 2019



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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
- as well as 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 Lloyd Sadd Insurance Brokers Ltd. directly.

Phone: 587.701.3361 Email: mvilleneuve@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.

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

www.lloydsadd.com
www.navacord.com

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Medical Malpractice Frequently Asked Questions

May 2019



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What is Medical Malpractice Insurance?

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.

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

There are a number of reasons to carry your own coverage: the first of which is that your employer may or may not purchase Medical Malpractice Liability, and even if they do, their policy may not include coverage for you. In addition, the policy purchased by your employer may not provide adequate limits, which can put you at risk. Furthermore, if you are self-employed or contract your services, you will require individual coverage. This policy for Licensed Practical Nurses provides piece of mind that coverage is in place for incidents should they arise

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

This program's extensive coverage includes former members. This means once you leave the profession, the policy will still respond to allegations against you resulting from incidents that took place while you were active in your role; these allegations can occasionally surface after you have left your job.

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

The intention 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?

Commercial General Liability provides insurance for bodily injury or property damage, but often contains an exclusion for professional/medical services (such as those provided by an LPN). Medical Malpractice Liability fills the gap in the Commercial General Liability policy, by responding to allegations of negligence in the course of providing professional services within your Scope of Practice.

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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 who are members of the provincial LPN regulatory body. Below are a few topics of interest about the program:

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 Licensed Practical Nurses 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/or 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.

**For additional information please contact
any member of your service team**



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A dementia diagnosis can be overwhelming, especially for those who are unaware of the support services available. Early and ongoing access to services and support can make a huge difference to the quality of life of people with dementia, including their care partners and families.

The Alzheimer Society First Link Program connects with individuals to provide support throughout a dementia journey by one-on-one support meetings with our coordinator, over the phone wellness checks, family support groups, and a 15-week educational Learning Series. The Learning Series provides information on diagnosis, day-to-day living, positive approaches to care, how to manage challenges and prepare for the future. The sessions are lead by health care professionals, legal professionals and those with extensive first-hand knowledge and experience with dementia.

The Learning Series begins with the *First steps for People with Dementia and Care Partners*. This first part of the series focuses on families, care partners, and individuals with a new diagnosis to help them understand the changes they will experience and allows them to connect with others beginning a similar journey. The program continues with *Care Essentials*, offering problem solving strategies and approaches to help care partners and families provide the best care possible throughout the dementia progression. The third part of the series is *Options for Care*, which provides information on other avenues of care, such as long-term care, to help families evaluate their care needs as the disease progresses. The final part of the Learning Series is called *Care in the Later Stages*. This part of the series focuses on understanding what to expect and preparing for the later stages of dementia.

The Learning Series is offered to anyone affected by dementia to attend by webinar. Those in the St. John's area can attend in person at the provincial office located in Mount Pearl. For those unable to attend in the afternoon, recordings of the sessions can be sent to be viewed at your leisure. This multi-platform approach allows people to access our support from anywhere.

For more information, contact Us:

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Alzheimer
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