

# 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 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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