

## Licensed Practical Nurses Insurance Programs

Lloyd Sadd Insurance Brokers Ltd. is pleased to continue providing insurance programs to Licensed Practical Nurses who are members of the provincial Colleges or Associations. Below are a few bulletins 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 College or Association 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 or claim or the potential of one. 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 a member of your service team.

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