

PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE INSURANCE FOR PARAMEDICS

LloydSadd
INSURANCE BROKERS



Lloyd Sadd Insurance Brokers Ltd. is pleased to provide a custom insurance program to current (or applying to be) paramedics. Below is a brief overview of some of the programs key features and please feel free to reach out to us with any questions.

INSURANCE DESIGNED FOR PARAMEDICS

KEY FEATURES:*

- \$0 Deductible & no program aggregate
- No association membership/participation or fee required
- \$5,000,000 per claim, \$10,000,000 per member annual aggregate limit
- Available to non-regulated members while under supervision of insured member
- Legal services hotline available to all policy holders and is unlimited
- Coverage provided for COVID-19 vaccine administration and no exclusion for COVID-19 related incidents/allegations
- Policy meets the liability and coverage requirements for all provincial and territorial regulators
- All professional activities of eligible paramedics, that are within the usual and customary duties of the scope of practice as set out under applicable provincial legislation are provided coverage under this policy
- \$65 annual premium + \$4 service fee

KEEP YOURSELF AND YOUR PATIENTS SAFE,
GET PROTECTED TODAY

Online Application Link

*Feel free to contact us for full policy details



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 Paramedic. It responds to third-party claims of negligence on your part - whether actual or alleged - during the course of your work as a Paramedic. 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.

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.

Coverage provided by:



LET US HELP YOU MANAGE YOUR RISK

Paramedics@lloydsadd.com
1-800-665-5243

lloydsadd.com
navacord.com
info@lloydsadd.com

Local Touch. National Strength.™