



**PARAMEDIC ASSOCIATION**  
of Newfoundland & Labrador

**LloydSadd**

# PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE INSURANCE FOR PARAMEDICS



*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

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# PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE INSURANCE FOR PARAMEDICS

Lloyd Sadd Insurance Brokers Ltd. is pleased to provide a custom insurance program to current (or applying to be) paramedics. Many paramedics believe they are properly covered under their employers policy however this is not the case in most situations. Below we have outlined the risks you may face when relying on employer coverage.

## Risks To Paramedics Relying On Employers Insurance Coverage:

- Limits of insurance and types of coverage will vary by employer and employers may not have enough limit to defend both the employee and the company in the event of a lawsuit.
- Employers coverage would likely not provide coverage for a member if they are a contractor.
- If an employer does not properly report a claim in the correct timeline, there could end up being no coverage in the future.
- If a member was in a situation outside of their employment, that required them to provide a paramedical service, the employers policy would not respond to defend the member.
- No coverage would be provided by employers policy to assist the member through a complaint/investigation process.
- An employers policy would not provide the member access to a lawyer.
- Your employer's insurance has a shared limit of liability for all employees.
- Your employer's insurance may be subject to a large deductible, greater than your total defense and settlement costs.
- Most employer policies will only cover the settlement for damages for malpractice. They may not cover legal defense before a regulatory disciplinary committee or criminal defense costs.
- Self-insured health care facilities could exhaust their claims reserves.
- Smaller independently owned facilities often don't carry PLI for their employees.

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## HOW YOU CAN BE PROTECTED THROUGH OUR NATIONAL PARAMEDIC INSURANCE PROGRAM?

- Policy provides \$5,000,000 Per Occurrence Limit with a \$10,000,000 Annual Aggregate to a member if they are named personally in a lawsuit relating to their actions as a paramedic
- Coverage is provided if the member is a contractor
- With the member programs, the members are prompted to advise of any claims prior to renewing or purchasing coverage. Helping remove this risk of their employer not promptly reporting a loss
- This policy would provide coverage if the member was in a situation outside of their employment, that required them to provide a paramedical service. E.g. at a sporting event
- This policy would assist the member with guidance through a complaint being investigated by their regulator and assist in this process from start to final adjudication. \$75,000 coverage per occurrence up to \$200,000 per year.
- This policy provides the member access to free legal advice with years of experience dealing with and guiding members through various regulatory complaint situations
- Additional coverage agreements are included that would not be available through their employers policy.

Program developed  
in partnership with:



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