

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.

- If you give any advice or treatment outside of your employment, your employer's policy will not cover you.
- 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.
- If your employer is not jointly named in the claim, they may not be motivated to cover you.
- 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.

KEEP YOURSELF AND YOUR PATIENTS SAFE,
GET PROTECTED TODAY

Online Application Link



*Feel free to contact us for full policy details

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
- Coverage provided for advice or treatment given while acting outside of your employment.
- 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. This is coverage to navigate through the complaint process with their professional association or college. \$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.