

There are numerous scenarios where a Licensed Practical Nurse can be alleged of malpractice, and these allegations may or may not have merit. Medical Malpractice liability, subject to the policy wordings, responds to those allegations regardless whether they are groundless or not. Examples of possible complaints are:

- Professional misconduct
- Malpractice
- Neglect
- Humiliation

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.

What steps should be taken in the event of a complaint or claim?

Allegations and claims should be reported immediately. Please report any of the following situations:

- You receive a Statement of Claim, summons or other legal process
- Any written allegations of professional malpractice or negligence
- Any circumstance you become aware of where a third party may hold you responsible for your actions

When should an LPN report a claim or possible claim?

The policy requires you report "as soon as practicable after being made aware of a claim". Prompt notification is required and essential in order to provide early advice and to ensure that your (LPN) rights and interests are properly protected. Delay in notification could prejudice the insurer's position and impair their ability to defend you.

How to Report

Please contact Lloyd Sadd Insurance Brokers Ltd. directly at

Phone: 780.930.3864 - Email: lpn@lloydsadd.com - Toll Free : 1.800.665.5243

Your report should contain copies of all written documents, names of potential claimants, date the incident occurred and any details of the incident. Information and documentation is critical in helping resolve disputes and claims.

For any further information or if you are unsure if something needs to be reported, please contact Lloyd Sadd Insurance Brokers Ltd. right away.