

# General LPN Insurance Guide

We have provided the following guide to help you understand the different coverage options if you are purchasing as an individual LPN or on behalf of a Clinic.

## INDIVIDUAL LPN'S

Situation	Coverage Needed
You are an employee with a specific facility.	<ul style="list-style-type: none"> <li>Medical Malpractice</li> </ul>
You 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	<ul style="list-style-type: none"> <li>Medical Malpractice</li> <li>General Liability</li> </ul>
You have opened your own company but are the only employee and work as noted above	<ul style="list-style-type: none"> <li>Medical Malpractice</li> <li>General Liability</li> </ul>

Type Of Cover	Coverage Options	Per Occurrence/ Aggregate	Premium	Deductible
Medical Malpractice	Option A	\$2,000,000	\$6	\$Nil
	Option B	\$5,000,000	email: lpn@lloydsadd.com	\$Nil
General Liability	Option A	\$2,000,000	\$125	\$Nil
	Option B	\$5,000,000	\$250	\$Nil

NOTE: LPN must be an active member of the LPN association for their province and the duties performed on their own must be within the "Scope of Duties" outlined under their LPN duties in order for coverage to apply. This policy is for the LPN as an individual only and DOES NOT provide cover for any employees.

## CLINICS

Situation	Coverage Needed
You have opened your own company and you are the only employee and have a clinic with contents the business owns	<ul style="list-style-type: none"> <li>Medical Malpractice</li> <li>General Liability</li> <li>Property</li> </ul>
You have opened your own company and have employees—additional coverage will need to be placed for the business including: Medical Malpractice – One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> <li>Medical Malpractice</li> <li>General Liability</li> <li>Property</li> </ul>
You (LPN) have opened your own company and have employees and a facility/property you own or are responsible for - additional coverage will need to be placed for the business including: Medical Malpractice – One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> <li>Medical Malpractice</li> <li>General Liability</li> <li>Property</li> </ul>

Type Of Cover	Number of Independent Contractors or Employees	Coverage Options	Per Occurrence/ Aggregate	Premium
Commercial General Liability	1-2	Option A	\$2,000,000	\$75
		Option B	\$5,000,000	\$150
	3-5	Option A	\$2,000,000	\$150
		Option B	\$5,000,000	\$300
	6-8	Option A	\$2,000,000	\$350
		Option B (Recommended)	\$5,000,000	\$700
9+	Option A/Option B	\$2M/\$5M	Referral	

NOTE: ANY entity generating revenues over \$250,000 will need to be referred to us.

# Additional Optional Coverages

## INDIVIDUAL LPN'S

Coverage	Description	Pricing
Legal Advice Hotline	<ul style="list-style-type: none"> <li>• Unlimited Access to Legal Advice</li> <li>• Medical Malpractice Legal Issues</li> <li>• Provide guidance on what to do if an actual suit is filed and how the LPN should respond</li> <li>• Legal Advice on how to handle formal complaints from the public or investigations from your regulator and when legal council should be retained</li> <li>• Answers surrounding if you (LPN) can keep working while there is an ongoing suit or investigation etc.</li> </ul>	Annual Premium per Member: \$7.00 + \$1.50 Broker Fee

## CLINICS

Situation	Additional Coverages
You have opened your own company and you are the only employee and have a clinic with contents the business owns	<ul style="list-style-type: none"> <li>• Property</li> <li>• Business Interruption</li> <li>• Cyber</li> </ul>
You have opened your own company and have employees—additional coverage will need to be placed for the business including:	<ul style="list-style-type: none"> <li>• Property</li> <li>• Business Interruption</li> <li>• Crime</li> <li>• D&amp;O</li> <li>• Cyber</li> </ul>
You have opened your own company and have employees and a facility/property you own or are responsible for - additional coverage will need to be placed for the business including: Medical Malpractice – One for you as an LPN and another policy for your company/employees.	<ul style="list-style-type: none"> <li>• Property</li> <li>• Business Interruption</li> <li>• Crime</li> <li>• Directors &amp; Officers Liability</li> <li>• Cyber</li> </ul>

*Contact us today to find out how we can help you.*