

PARAMEDIC ASSOCIATION OF CANADA PROFESSIONAL LIABILITY INSURANCE PROGRAM



Paramedics are often the first on scene in the event of any type of medical emergency in the field and as such face a unique set of risks that are specific to the paramedicine practice. Despite a paramedic's best intentions in the delivery of emergency care, often times saving lives, you are potentially subjecting yourself to the possibility of a lawsuit or complaint, which may damage your professional reputation.

Although you may have some type of liability coverage through your employer, there are many instances when your employer's liability policy may not respond. For example, if you have a secondary part-time job, if you volunteer elsewhere, or if there are exclusions on the employer's policy you may be unaware of, coverage may not be available. Exclusions on an employer's policy can commonly be triggered when the limit of employers' coverage has been reached, you are subject to disciplinary actions from your regulatory body, or you are assisting someone while off-duty. During any of these potential scenarios, you may not be insured.

With this in mind, Marsh Canada Limited is pleased to offer a competitive professional liability insurance program to Members and Members At Large of the Paramedic Association of Canada to complement any existing coverage you may already have.

At an annual premium of only \$69.00 (with a \$500.00 deductible) the rate is extremely competitive, and includes the following extensions of coverage:

- \$5,000,000 professional liability limit per claim/
\$5,000,000 aggregate limit per policy period.
- Claims Made Policy – Policy will respond to insurable claims known to exist and reported within the policy period. *Please note that any incidents that occurred prior to purchasing coverage will not be covered.*
- Disciplinary Legal Expense – Covers legal expenses in relation to complaints or disciplinary proceedings to your regulatory body. If you require legal assistance in response to a disciplinary proceeding, your employer's policy will likely not cover you. The limit is \$50,000 per claim and \$100,000 per policy period.
- Criminal Defense Reimbursement – Covers members for a court case filed under the Criminal Code that pertains to alleged misconduct while rendering professional services. This type of coverage is not available under some other policies, so read your policy carefully.

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- **Loss of Earnings** – This extension covers loss of earnings as a result of being called to assist in the investigation or defense of a claim. The limit of coverage is a maximum of \$500 per day with no overall maximum limit.
- **Coroner's Inquest** – Covers the member who requires legal assistance when called upon to appear before a coroner's inquest as a result of administration of professional services. This limit is included within the "Disciplinary Legal Expense" limits.
- **Breach of Confidentiality** – \$5,000,000 limit included.
- **Sexual Abuse Counselling** – Covers \$50,000 for counselling to victims of abuse and/or molestation.
- **Territorial Coverage** – Worldwide coverage with suits brought first in Canada.
- **Students** – Coverage is extended to students provided direct supervision is given at all time.
- **Pro-Bono Legal Advice** – A free 30 minute consultation with a law firm pertaining to the rendering of your professional services as a paramedic including general questions, inquiries, or advice on how to respond to a particular situation, etc.

If you are a qualified instructor teaching certified CPR and First Aid courses, coverage for this activity is included.

IMPORTANT NOTICE

The insurance provided under this program is meant to be in excess of any other insurance available to employed practitioners that are members in good standing of the Paramedic Association of Canada. Practitioners must first be covered under their employer's professional liability policy in order to be eligible. Those that are self-employed or own and operate their own business under their own name or a company name are not eligible.

A new coverage for Emergency Medical Dispatchers in MB, SK, and BC can now be included in your policy for an additional cost — the standard policy for \$69.00/year does not include coverage for the services provided as an Emergency Medical Dispatcher. This "new" policy option providing coverage for field paramedics AND emergency medical dispatchers can be purchased for a total annual cost of \$127.00 plus applicable taxes. You do not need to be a paramedic to purchase emergency medical dispatcher coverage, but the total annual cost remains \$127.00/year plus applicable taxes. Please note that you must be a member or a member-at-large of the Paramedic Association of Canada to apply for this coverage.

Your professional liability insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

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Insurance program underwritten by MedThree Insurance Group.

FOR MORE INFORMATION,
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