

# Paramedic Association of Canada Professional Liability Insurance

## An Overview

As a paramedic providing emergency medical care for your community, you may encounter situations that result in complaints, or even lawsuits against you. Your employer's insurance coverage may not be sufficient and, in some cases, may not apply.

The Paramedic Association of Canada (PAC) selected EQUA Specialty Risk Partners Corporation to negotiate and deliver a group insurance program built specifically to provide important additional coverage for their members.

We're here to help protect you so you can focus on saving lives.

### Pricing

- Paramedics: \$62/year (+ taxes)
- BC, MB, & SK based dispatchers and call trackers: \$130/ year (and \$5 insurer policy fee + taxes)

Premium pricing is prorated for periods greater than 12 months and is subject to change as of January 1, 2023

See page two for program highlights.

\*This program is available only to PAC members and members-at-large who are currently covered by their employer's Professional Liability policy. This does not include owners and operators of private businesses.



# Paramedic Association of Canada

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## Program Highlights

- **\$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 in the aggregate.
- **Criminal Defence 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.
- **Loss of Earnings:** This extension covers loss of earnings as a result of being called to assist in the investigation or defence of a claim. The limit of coverage is a maximum of \$500 per day, up to a maximum limit of \$2,500 in the aggregate.
- **Breach of Confidentiality:** \$5,000,000 per claim limit included with \$5,000,000 limit in the aggregate.
- **Medical Therapy and Counselling:** \$50,000 limit per claim included with \$250,000 limit in the aggregate.
- **COVID 19 (Corona Virus Disease) Coverage:** Limit of \$1,000,000 for any one claim with \$1,000,000 limit in the aggregate.
- **Territorial Coverage:** Canada (services suits- Canada)
- **Students:** Coverage is extended to students, provided direct supervision is given at all time.
- **Legal Advice:** A free 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.

The coverage highlights presented in this document are for reference only. The policy wording issued by the insurer provides important coverage details, including exclusions, limitations, conditions, requirements, and more. For additional details, please email us at [paramedics@equaspecialty.com](mailto:paramedics@equaspecialty.com).

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Ready to obtain PAC Program coverage?  
Visit [paramedic.ca](http://paramedic.ca) today.

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