

PROFESSIONAL LIABILITY

MEDICAL LABORATORY TECHNOLOGISTS PROFESSIONAL LIABILITY PROGRAM

LloydSadd

Lloyd Sadd Insurance Brokers Ltd. is pleased to provide a Professional Liability insurance program to the Medical Laboratory Technologists in Alberta. Below are a few topics of interest about the program:

Explanation of Coverage Provided

Professional Liability Coverage

Professional Liability responds to claims arising from your work as an MLT in Alberta. It responds to third-party claims of negligence on your part - whether actual or alleged - during the course of your work as an MLT. The policy responds to claims of damage caused by the administration of professional services, services or care rendered incorrectly, or the failure to administer care when it is required. It also includes coverage for legal expenses associated with investigating and defending the allegations.

Disciplinary Expense Coverage – Included

Disciplinary Expense Coverage is a crucial aspect of insurance for Medical Laboratory Technologists. It addresses the situation when a complaint is lodged against an MLT by the public or other professionals, triggering an investigation by the regulatory body. In such instances, the MLT is required to seek legal assistance to navigate the disciplinary process effectively. Disciplinary Expense Coverage provides MLT's with an invaluable resource by offering \$50,000 worth of coverage specifically designed to support them throughout the challenging disciplinary proceedings.

Risks to MLTs relying on Employer's Insurance Coverage:

Many MLTs believe they are properly covered under their employer's professional liability policy, but this is not the case in most situations. 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. There are scenarios that could impact whether coverage is provided such as timeliness of reporting. The employer's policy will not provide coverage to help the MLT through a complaint or investigation by the regulator, nor would the policy provide the MLT access to a lawyer.

KEY FEATURES:*

- \$100 premium + \$10 service fee
- \$0 Deductible & no program aggregate
- Disciplinary Expense Coverage to assist a member through a complaint process. \$50,000 Limit
- \$5,000,000 per claim, \$5,000,000 per member annual aggregate limit
- Legal services hotline available to all policy holders
- Optional add-on for Accidental Death & Dismemberment coverage. Various limit options.

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Contact us at MLT@lloydsadd.com if you have any other questions or concerns.

LET US HELP YOU MANAGE YOUR RISK

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