

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 \$54.00 (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.
- \$10,000,000 total limit per policy period for ALL participants of the program.
- 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.

(continued on next page)



- **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.
- **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.
- **Cyber Security and Privacy Misconduct** – \$1,000,000 limit included.
- **Sexual Abuse Counselling** – Covers \$50,000 for counselling to victims of abuse and/or molestation.
- **Territorial Coverage** - Worldwide coverage for suits brought back for trial 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.

ABOUT MARSH

Marsh is a global leader in insurance broking and risk management. Marsh helps clients succeed by defining, designing, and delivering innovative industry-specific solutions that help them effectively manage risk. Marsh's approximately 26,000 colleagues work together to serve clients in more than 130 countries. Marsh Canada Limited has 1,100 employees and offices in 13 cities across Canada. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global professional services firm offering clients advice and solutions in the areas of risk, strategy, and human capital. With 55,000 employees worldwide and annual revenue exceeding \$12 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a global leader in providing risk and reinsurance intermediary services; Mercer, a global leader in talent, health, retirement, and investment consulting; and Oliver Wyman, a global leader in management consulting. Follow Marsh on Twitter @MarshGlobal, or on LinkedIn, Facebook, and YouTube.

**FOR MORE INFORMATION, PLEASE CALL
YOUR MARSH CANADA LICENSED
INSURANCE BROKER AT:**

1 877 484 0966

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

Copyright © 2014-2015 Marsh Canada Limited and its licensors. All rights reserved. www.marsh.ca

CC0097 (C140909EB): 2015/01/27