

LICENSED PRACTICAL NURSES PROGRAM DISCIPLINARY EXPENSE COVERAGE



Disciplinary Expense Coverage provides reimbursement for defence costs associated with a disciplinary hearing or investigation that arises from professional services and is brought by the insured's (LPN) relevant, practice-specific professional association or college.

WHAT IS DISCIPLINARY EXPENSE COVERAGE?

Disciplinary Expense Coverage is a crucial aspect of insurance for LPNs (Licensed Practical Nurses). It addresses the situation when a complaint is lodged against an LPN by the public or other professionals, triggering an investigation by the regulatory body.

In such instances, the LPN is required to seek legal assistance to navigate the disciplinary process effectively. Disciplinary Expense Coverage provides LPNs with an invaluable resource by providing financial assistance and support throughout the challenging disciplinary proceedings.

WHY DO LPNS NEED DISCIPLINARY EXPENSE COVERAGE?

LPNs, like any healthcare professionals, can face disciplinary complaints during their careers. Having Disciplinary Expense Coverage is crucial for several reasons:

Smoother Complaint Process: This coverage streamlines the complaint resolution process, benefiting both the LPN and the complainant. By providing financial support for legal assistance, it ensures that LPNs can actively participate in the proceedings, enabling a fair and efficient resolution.

Legal Support: Disciplinary complaints can be complex and overwhelming for LPNs to navigate alone. With Disciplinary Expense Coverage, LPNs gain access to legal assistance, ensuring they have professional guidance and support throughout the process.

Protection for the Public: While designed to protect the nurse, Disciplinary Defence Coverage also supports a fair disciplinary process, promotes accountability, and helps maintain professional standards and patient safety.

COVERAGE DETAILS

- Disciplinary Expense coverage limit of \$75,000 annually
- No Deductible
- \$40 Annual Premium per member
- Coverage would be required to be made mandatory for all registered LPN's in order to avoid adverse risk selection
- Specialized claims support to assist member inquiries
- Free Legal Hotline for member use

MEDICAL MALPRACTICE VS. DISCIPLINARY EXPENSE

- Medical Malpractice, also known as Errors & Omissions or Professional Liability Insurance, provides coverage for third-party claims of negligence in the provision of an LPN's services. The policy responds to claims arising from the delivery of professional services or care that is rendered improperly, as well as the failure to provide care when required
- Disciplinary Expense coverage provides legal support in defending an allegation when and LPN is subject to an investigation by their regulatory body, as well as assistance with navigating disciplinary proceedings



DISCIPLINARY EXPENSE CLAIMS

What trends are we seeing across Canadian LPN Groups:

- From 2016 to 2026, disciplinary claims frequency has increased by 70%
- The cost to defend disciplinary matters has increased by 89%
- The average legal costs associated with disciplinary investigations is approximately \$15k-\$50k per claim.
- Claims experience over the past decade indicates a significant upward trend in both claim frequency and claim severity

COMPARISON WITH OTHER MEDICAL PROFESSIONAL INSURANCE PROGRAMS:

Program	Cost Per Member (Yearly)	Disciplinary Coverage Included
Navacord LPN Program	\$47	Yes (<i>Disciplinary Expense Optional on jurisdictional basis</i>)
Ontario Nursing Program	\$100	No
CNPS	\$275	Yes
Paramedics	\$65	Yes
Acupuncturists	\$425	Yes

INSURANCE PROGRAM INTEGRATION

Should the regulatory body elect to add Disciplinary Expense Coverage to the LPN insurance program, the coverage can be incorporated seamlessly into the annual renewal process and integrated within the existing insurance policy framework, ensuring a streamlined implementation for both the regulator and its members.

In addition, Navacord has the capability to provide a secure, user-friendly online platform through which members may purchase and manage their insurance coverage individually. The platform also offers the potential for integration with the regulator's existing online systems, supporting an efficient and cohesive member experience. Further details regarding platform functionality and integration options are available upon request.

By incorporating Disciplinary Expense Coverage into their insurance plan, LPNs can proactively safeguard their professional reputation and access essential legal resources tailored to their specific disciplinary needs.

Contact us for more information at AB.PRG.LPN@navacord.com

LET US HELP YOU MANAGE YOUR RISK

Navacord
Suite 100, 10120 103 Avenue,
Edmonton, AB, T5J 3R6

navacord.com
AB.PRG.LPN@navacord.com

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