

BULLETIN

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COLLEGE OF LICENSED PRACTICAL NURSES OF BRITISH COLUMBIA

Errors & Omissions Liability Insurance Now Included in Registration Fees

Effective immediately, all current registrants will receive Errors & Omissions Liability Insurance at no extra charge with their 2006 registration. While fees have remained unchanged since 2002, this is the first year that the CLPNBC has included the benefit of Errors & Omissions Liability Insurance for all LPNs. It is also the first time that all LPNs in B.C. along with their colleagues in six other provinces will have the same coverage.

This insurance replaces the Errors & Omissions insurance provided by the LPN Association of B.C. to its members and allows for coverage of all practicing registrants whether they were members of the Association or not. "It is in the best interest of our registrants and the public that we provide a standard policy that will ensure equal and effective coverage to all practising LPNs in the province," says Gordon MacDonald, CLPNBC Executive Director.

As of January 1st 2006, the CLPNBC will provide this coverage as an annual benefit to all registrants in compliance with the Health Professions Act, and the CLPNBC Bylaws.

The CLPNBC joined a consortium of LPN regulatory organizations from across Canada to obtain the most cost-effective insurance. The consortium purchasing the insurance includes: the College of LPNs of Alberta, the Association of New Brunswick LPNs, the College of LPNs of Nova Scotia, the College of LPNs of Manitoba, the Saskatchewan Association of LPNs, and the College of LPNs of Newfoundland & Labrador.

The group insurance policy is brokered by Lloyd Sadd Insurance Ltd. and is carried by Encon Group Inc.

The policy provides a maximum of \$1,000,000 per member in Errors and Omissions Liability Coverage, to a total of \$15,000,000 for all of the policies.

Coverage Features:

- Penal defence reimbursement of \$25,000 per member for any criminal charges relating to a practice situation. This reimbursement is applicable only in criminal cases where the registrants are found not guilty. If found guilty, there is no reimbursement for the costs of their defence.
- Expenses at trial, pre-trial, and discovery, to a maximum of \$250 per member per day.
- Retired members and supervised students.
- No Retroactive Date.
- No coverage is provided for cases of proven abuse or sexual misconduct.

Further details regarding exact coverage will be sent to all registrants shortly.