

PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE
PROGRAM COMPARISON

Acupuncture Professional Insurance Program December 31, 2021 to December 31, 2022	VICTOR / VEZINA (Existing Coverage Option)	LLOYD SADD/BERKLEY
POLICY TERMS		
Policy Premium - Per Member	\$172.00	\$425.00
APPLICABLE COVERAGE		
Limit of Insurance - Per Claim	\$2,000,000	\$2,000,000
Limit of Insurance - Per Member Annual Aggregate	\$2,000,000	\$2,000,000
Limit of Insurance - Program Annual Aggregate	Not Specified - Wording is limiting	None
Deductible	\$0	\$0
Coverage Territory	Canada Only	Canada Only
INSURED PERSONS		
Members of Regulator	Included	Included
Non-regulated employees of Insured members, while working under direct supervision	Not Specified	Included
Students - While Supervised	Included	Included
Volunteers, assistants and members of hospital auxiliaries, medical or other students - while under the supervision of an Insured member	Not Specified	Included
SUPPLEMENTARY PAYMENTS/EXTENSIONS		
Abuse Defence Costs	Excluded	\$50,000/\$100,000 Aggregate
Punitive Damages Endorsement	\$100,000	\$100,000
Defence Costs for Alleged Criminal Acts	Excluded	\$100,000 Per/ \$100,000 Aggregate
Disciplinary Defence Costs	\$10,000 Per & Aggregate	\$25,000 Per / \$50,000 Aggregate
Breach of Copyright Endorsement	Not Specified	Covered
Loss of Earnings	\$250/Day	\$1,000/Day
Libel and Slander Extension	Silent	\$1,000,000
Loss of Documents	Not Specified	\$10,000
Good Samaritan Act Extension	Not Specified	Covered
Therapy and Counselling Endorsement	Not Specified	\$75,000/\$75,000 Aggregate
Subpoenaed to Appear Extension	Not Specified	\$10,000
Products Liability Endorsement - Approved products in Canada	Not Specified	Included
E-Services Extension	Not Specified	Covered
Legal Hotline - Miller Thompson	Not Specified	Included
Policy Deductible for Above Extensions Applied	No	No
EXCLUSIONS - SEE POLICY WORDING FOR COMPLETE LIST		
Absolute Abuse/Sexual Misconduct	Excluded	Absolute (See supplementary)
Insured Vs. Insured	Exception of medical treatment	Exception of medical treatment
Asbestos	Excluded	Exception of medical treatment
Fungi & Derivatives	Excluded	Exception of medical treatment
Nuclear	Excluded	Exception of nuclear medicine

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PROFESSIONAL LIABILITY/ MEDICAL MALPRACTICE
INSURANCE FOR ACUPUNCTURISTS

LloydSadd
INSURANCE BROKERS



Acupuncture Practitioners of Alberta – Member Service Team



HAILEY TASKEY
Partner, Senior Advisor,



ERIN HUDSON
Account Manager



DAMIEN WU
Account Assistant

*Better protection. This policy is
designed for the members peace
of mind.*

LloydSadd
INSURANCE BROKERS



About Lloyd Sadd Insurance Brokers

Lloyd Sadd works with clients to create long-term partnerships that foster success by providing sound, expert advice.

The Lloyd Sadd process has been carefully designed to give us a solid understanding of your operations in order to build you a comprehensive insurance and risk management program. We recognize that every organization is unique and leaders have different views on managing risk. We invest time and energy into understanding what you value, your risk appetite, and your expectations.

Lloyd Sadd Insurance Brokers Ltd. is a Navacord broker partner, one of Canada's largest commercial insurance brokers. Our goal is to provide our clients with expert advice in risk management and insurance. Lloyd Sadd is your preferred insurance brokerage, investing time to understand your business, reducing your total cost of risk, and helping you build a better organization.

Coverage provided by:



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