

PROFESSIONAL & GENERAL LIABILITY MEDICAL DIAGNOSTIC & THERAPEUTIC TECHNOLOGISTS



Lloyd Sadd is pleased to provide a Professional and General Liability Insurance Program to Alberta Medical Diagnostic and Therapeutic Technologists. Below are a few topics of Interest about the Program.

DON'T RELY ON YOUR EMPLOYERS COVERAGE

Many MRT/ENPs believe they are properly covered under their employer's Professional Liability policy, but this is not the case in most situations. Employer's coverage may be inadequate due to varying limits and types of coverage. This could lead to inadequate limits to defend both the employee and the company in the event of a lawsuit. The employer's coverage will not provide coverage to help a MRT/ENP through a complaint or investigation by the regulator.

EXPLANATION OF COVERAGE AVAILABLE

PROFESSIONAL LIABILITY COVERAGE

Covers claims of negligence during your work as a MRT/ENP, including damages from professional services, incorrect care, or failure to provide care. Includes legal expenses for defense.

DISCIPLINARY EXPENSE COVERAGE-INCLUDED

Provides \$100,000 coverage for legal assistance when a complaint leads to an investigation by the regulatory body, supporting MRT/ENPs through the disciplinary process.

GENERAL LIABILITY COVERAGE (OPTIONAL)

General Liability coverage protects MRT/ENPs against claims of bodily injury, property damage, or personal injury that may occur during their professional activities. This policy covers legal defense costs and settlements related to incidents such as slips and falls on premises or damage to a client's property, ensuring comprehensive protection against unforeseen liabilities.

Click to Apply
for Coverage



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WHO IS ELIGIBLE FOR THE PROGRAM:

- Magnetic Resonance Technologists
- Nuclear Medicine Technologists
- Radiation Therapists
- Radiological Technologists
- Electroneurophysiology Technologists

KEY FEATURES

- \$95 premium + \$10 Technology fee
- \$0 Deductible & no program aggregate
- \$2,000,000 per claim
- \$2,000,000 per member annual aggregate
- Professional Conduct Legal Expense- to assist members through a complaint process- \$100,000 Limit per insured
- Legal Helpline with HR assist available to all policy holders
- Sexual Abuse Expense Reimbursement - \$250,000 Limit
- Privacy & Security Breach Expense Coverage - \$25,000
- Criminal Proceedings Expense - \$75,000 limit
- Counselling Expenses Extensions- \$25,000 per Eligible person
- No Association Fees or requirements to join to obtain insurance

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

This is a proprietary product of Lloyd Sadd Insurance and under no conditions or circumstances affiliated with the Alberta College of Medical Diagnostic & Therapeutic Technologies

LET US HELP YOU MANAGE YOUR RISK

Lloyd Sadd Insurance Brokers Ltd.
Suite 100, 10120 103 Ave NW
Edmonton, AB T5J 3R6

780.483.4544
lloydsadd.com