

ALBERTA HEALTH CARE AIDE'S INSURANCE PROGRAM



As of February 2, 2026, HCAs will be regulated under the Health Professions Act, with the College of Licensed Practical Nurses of Alberta becoming the new College of Licensed Practical Nurses and Health Care Aides of Alberta. Beginning in February 2026, it will be a requirement of all licensed HCAs to carry their own Professional Liability insurance. Navacord Alberta (Formerly Lloyd Sadd Insurance Brokers) is pleased to provide a Professional Liability insurance program to Health Care Aides in Alberta.

Explanation of Coverage Provided

Professional Liability - Mandatory Coverage to obtain your license to practice

Professional Liability insurance provides coverage for claims related to your work as a Health Care Aide (HCA) in Alberta. It protects you if someone says you were negligent—whether true or not—while operating as an HCA. This includes claims for harm caused by giving care incorrectly, failing to provide care when needed, or mistakes and advice given in relation to professional services. The policy also pays for legal costs to investigate and defend these claims.

Disciplinary Expense - Included

Disciplinary Expense Coverage is a crucial aspect of insurance for HCAs. It addresses the situation when a complaint is lodged against an HCA by the public or other professionals, triggering an investigation by the regulatory body. In such instances, the HCA is required to seek legal assistance to navigate the disciplinary process. Disciplinary Expense Coverage provides HCAs with an invaluable resource by offering \$75,000 worth of coverage specifically designed to support them throughout challenging disciplinary proceedings.

Commercial General Liability - Optional

Commercial General Liability (CGL) is recommended if you are self-employed and/or contract your professional services to hospitals, clinics, other community care providers, or render services to clients in their home or other locations (including your own home or workplace). A CGL policy includes coverage for Bodily Injury & Property Damage (to third parties).

Note: If you are already registered with CLHA as an LPN and have Professional Liability Insurance through the Navacord Insurance Program, you **DO NOT NEED** to purchase additional insurance through the HCA Insurance Program. When you click the link to complete the Navacord Insurance application, you will be able to bypass the payment section as a dually licensed member.

Program Premiums - Mandatory Coverage

Policy Limit	\$2 Million	\$5 Million
Professional Liability (\$2 Million Mandatory)	\$36 (\$40 Annual)	\$54 (\$60 Annual)

Note: Premiums above subject to a \$6 Technology Fee & Pro-rated amounts in consideration of shortened policy term

Program Benefits

Professional Liability Coverage:

- Policy provides required \$2,000,000 Per Occurrence/Claim Limit with a \$5,000,000 Annual Aggregate (*maximum amount your insurance will pay for all claims during policy year*)
- Option to increase Per Occurrence Limit to \$5,000,000
- \$0 Deductible – member does not have to pay anything out of pocket to make a claim
- Disciplinary Expense Coverage to assist a member through a complaint process. \$75,000 Limit
- Professional Liability coverage extends to the individual HCA automatically if they are self-employed and a sole proprietor
- Coverage provided for advice or treatment given while acting outside of your employment. (E.g. Providing CPR while attending a sporting event.)
- Additional coverage agreements are automatically included in addition to the above

General Liability Coverage (optional):

- Policy provides \$2,000,000 or \$5,000,000 Per Occurrence/Claim Limit with a \$5,000,000 Annual Aggregate (*maximum amount your insurance will pay for all claims during policy year*) – Coverage available starting at \$182 per year for \$2 Million policy limit
- Option to purchase coverage for a sole proprietor/self-employed HCA that visits client homes and does remote work at multiple facilities as well as coverage for HCA's that have an office/clinic

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The Navacord Health Care Aide Insurance program has been custom designed to protect Health Care professionals exposed to potential claims arising from accidents, errors in care, and bodily injury and property damage to third parties associated with their work as an HCA. In addition, the insurance policy provides support to the member through disciplinary proceedings or investigations by the regulator.

How does the Insurance Coverage assist Members

Professional Liability – Mandatory Coverage

Protects member if a patient claims they were harmed due to mistakes, negligence, or inadequate care.

CLAIM EXAMPLE:

Scenario: A Health Care Aide is hired to assist an elderly client with mobility and daily hygiene. During a routine transfer from bed to wheelchair, the client falls and sustains a hip fracture. The client's family alleges that the aide failed to follow proper lifting procedures and did not use the recommended assistive device.

Claim: The family files a professional liability claim against the aide, asserting negligence in the delivery of care. The HCA faces legal costs and potential damages, which could be financially devastating without proper liability insurance.

Disciplinary Expense Coverage – Included

Protects member if a complaint is lodged against them by the public or other professionals, triggering an investigation by the regulatory body.

CLAIM EXAMPLE:

Scenario: A Health Care Aide is reported by a client's family for allegedly breaching confidentiality by discussing the client's medical condition with a neighbor. The complaint is submitted to the regulatory body overseeing Health Care Aides in Alberta.

Claim: The HCA faces a disciplinary investigation for violating professional standards and privacy regulations. This could result in suspension, fines, or even loss of certification. Legal representation and support during the disciplinary process may be necessary, and without proper coverage, the HCA could bear these costs personally.

General Liability Coverage – Optional

Protects member if they are sued for bodily injury or property damage not related to professional services (Recommended for self-employed and/or subcontracted employees)

CLAIM EXAMPLE:

Scenario: A self-employed Health Care Aide is visiting a client's home to provide care. While entering the residence, the aide accidentally knocks over a decorative item, which shatters and causes injury to a visiting family member.

Claim: The injured party files a general liability claim against the aide for bodily injury and property damage. Without general liability insurance, the aide could be personally responsible for medical costs, legal fees, and replacement of the damaged item.

How can Members be Protected Through our Health Care Aide Insurance Program?

When the College of LPNs and HCAs of Alberta opens the licensing portal for HCAs, there will be an option to purchase insurance through Navacord by clicking a provided link. Members who purchase insurance through Navacord will receive the following benefits:

- A simple and straight forward insurance buying process, ensuring all mandated insurance requirements are met
- Certificate of insurance is automatically emailed directly to the member *and* communicated direct to the college. This ensures approval by the college on an expedited timeline
- Insurance is back dated to February 2, 2026, if application is completed and premiums are paid before April 30th, 2026
- Direct access to expert advisors with extensive knowledge base in Professional Liability Insurance for Medical Professionals
- Option to purchase increased limits of coverage or optional insurance coverage options
- Access to discounted group Home & Auto Insurance rates

Who can Members Contact with Questions About the Navacord Insurance Program for HCAs?

E-mail: ab.prg.hca@navacord.com

Telephone: 780-483-4544

Toll Free: 1-800-665-5243