

PROFESSIONAL LIABILITY INSURANCE

Features of the CDHA Coverage (per member)	Limit	CDHA Policy	Other Policy
<p>Professional Liability</p> <p>Professional Liability Insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a dental hygienist and includes coverage for legal costs and damages awarded.</p> <p>Coverage is provided 24/7 and is not tied to place of employment. Coverage is provided for your full scope of practice as a dental hygienist anywhere in Canada.</p>	Limit options up to \$5M per claim available		
<p>Deductible</p>	\$0		
<p>Regulatory Legal Expense (Disciplinary) Coverage</p> <p>Covers legal expenses in relation to complaints or disciplinary proceedings to your regulatory body.</p>	\$75,000 per claim / \$150,000 per policy year		
<p>Extended Reporting Period Coverage</p> <p>The policy includes extended reporting period / tail cover for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice, in respect to acts, errors and omissions committed prior to the expiry of your last active policy.</p>	Minimum 2 years Included		
<p>Criminal Defence Cost Reimbursement</p> <p>Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.</p>	\$150,000 per claim / policy year		
<p>Loss of Earnings</p> <p>Covers loss of earnings associated with being called to assist in the defence of your claim and requiring time off work.</p>	\$750 / day		
<p>Worldwide Coverage Territory</p> <p>For claims brought forward and defended in Canada. Please note, you must be aware of and abide by the relevant regulatory requirements in all applicable jurisdictions.</p>	Included		

For additional information, visit www.cdha.bmsgroup.com or connect with a BMS broker at 1-855-318-6557 or cdha.insurance@bmsgroup.com.