

What do Do if a Professional Liability Claim or Complaint is Made against You:

A Step-by-Step Guide for CDHA Members



STEP 1: Recognize a Claim, Complaint or a Potential Circumstance

- A formal complaint to your regulatory body
- A client threatening legal action or requesting compensation / settlement
- A letter from a lawyer
- A demand for explanation related to care or conduct



STEP 2: Document the incident

- Record the version of events
- Include dates, times, actions taken, and who was involved



STEP 3: Contact your CDHA Professional Liability Insurance Provider

- Do this as soon as you are made aware of a claim, or a circumstance which may give rise to a claim
- **Contact the insurance company, Berkley, at claims@berkleycanada.com**



STEP 4: Share documentation with Berkley

- Your summary of the incident or complaint
- Any documentation you received, such as a lawyer's letter or the letter from your regulatory body
- Your certificate of insurance
- Your contact information



STEP 5: Follow Legal and Insurance Guidance

- Berkley will assign a claims adjuster to assist you
- The claims adjuster will assign legal counsel, where appropriate
- Follow their instructions

The complaints process can be stressful and it's important to remember that you are not alone. Your insurance program partners are here to help.



To report a claim (Berkley Canada): claims@berkleycanada.com



To access pro bono legal advice (Gowling's WLG): 1-855-783-8826



To speak to a broker (BMS Canada): 1-855-318-6557 or cdha.insurance@bmsgroup.com



THE CANADIAN DENTAL
HYGIENISTS ASSOCIATION
L'ASSOCIATION CANADIENNE
DES HYGIÉNISTES DENTAIRES

The information in this graphic is for information purposes only. Full terms and conditions of policies, including all exclusions and limitations, are described in policy wordings, which can be obtained from BMS.