

PROFESSIONAL LIABILITY INSURANCE CHECKLIST

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, or if a complaint is made against you to an organization regulating your insured profession.

FEATURES OF COVERAGE (PER MEMBER)	CDHA POLICY
 Professional Liability	✓ \$2M per claim/ \$5M aggregate limit (higher limit options available)
 Regulatory Legal Expense Coverage	✓ \$150,000
 Criminal Defence Reimbursement	✓ \$200,000
 Loss of Earnings	✓ Up to \$1,000 per day
 Therapy & Counselling Extension	✓ \$25,000
 Coverage Territory	✓ Worldwide (for suits brought forward & defended in Canada)
 Extended Reporting Period	✓ Included
 Pro Bono Legal Advice	✓ Included
 Decuctible	✓ \$0

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

What is CDHA Professional Liability Insurance (PLI) and why do I need it?

PLI is an important coverage for Dental hygienists as it provides insurance protection for actual or alleged injuries, negligent acts, errors, or omissions arising out of the rendering of, or failure to render your professional services. Coverage insures payment of both compensatory damages and legal costs associated with a claim. Additionally, your PLI policy includes coverage for legal costs associated with defending a complaint made to an organization regulating your insured profession.

What is a claims-made policy?

The PLI through the CDHA is on a claims-made basis. This means that the **policy is triggered when a claim is made against you during the policy period, and this is regardless of when the wrongful act or incident that gave rise to the claim took place.** For instance, if you receive a notice today from your regulatory body that a complaint has been made against you, you should report this under the policy you have in place right now, that's even if the complaint is stemming from an interaction you had with a client several years ago.

What should I do if I have a claim?

With the CDHA PLI, which is a claims-made policy, your insurer needs to be notified of any claim as soon as possible after you are made aware of it. Prompt claims reporting is critical to the process of bringing claims to a successful resolution.

Members aware of any actual or potential claim must report it immediately. Please refrain from making any written or oral statements to the claimant unless the insurer or adjuster advises to do so. Please do not offer to compensate a client as such action could interfere legally with the management of a claim.

To report a claim, please contact BMS directly by calling 1-855-318-6557 or by email at cdha.insurance@bmsgroup.com. BMS will collect initial details of the complaint and will communicate these to your insurance company and report the claim on your behalf. The insurance company will then contact you after the claim is reported to examine your policy, identify your coverage, and assist you with the next steps, including coordinating your legal defence if required.

What if I need legal advice related to a potential professional liability claim?

Gowling WLG (Canada) LLP (Gowlings), one of Canada's largest national legal firms, is pleased to offer summary pro bono legal advice to all members participating in the CDHA PLI Program. Members can take advantage of this complimentary service if a professional liability claim (actual or potential) has been made against you and you have questions relating to issues such as:

- Privacy and confidentiality;
- Conflicts of interest;
- How to respond to requests for information from third parties;
- Ethical obligations;
- Professional obligations.

What makes CDHA's insurance program right for me?

We know that insurance policies can be complex, and they often have conditions or restrictions placed on coverage and legal costs. **BMS & CDHA are dedicated to supporting members and deliver a PLI policy that meets the needs of dental hygienists.**

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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.