

# “What If?”

## 1. I am being sued

- Contact BMS and speak in confidence to an insurance professional. A BMS broker will take down the details of the complaint and will communicate these on your behalf to the insurance company.
- Your insurance adjuster will then contact you after the claim is reported and they will assign you legal counsel, if required.
- You will then work with your legal counsel to prepare a statement of defence which will need to be submitted to the court within a specified period.

## 2. I am the subject of a College complaint

- Contact BMS and speak in confidence to an insurance professional. A BMS broker will take down the details of the complaint and will communicate these on your behalf to your insurance company.
- Your insurance adjuster will then contact you after the claim is reported and they will assign you legal counsel, if required.
- You will then work with your legal counsel to draft your response to the College. Your response should reflect what happened, your interactions with the client, and your rationale behind your care or conduct.

## 3. I need legal assistance

- If you have a practice-related question and are participating in CDHA’s Professional Liability Insurance Program, you can access the pro bono legal assistance program with Gowlings.
- Members can take advantage of this service with practice related questions for issues such as:
  - Privacy and confidentiality
  - Conflicts of interest
  - Responses to requests for information from third parties
  - Inquiries from your regulatory body
  - Responses to subpoenas
  - Professional misconduct
  - Ethical obligations
  - Professional obligations
- When you make this call, you will hear a recording asking you to leave a detailed message. Please be prepared to provide the following information:
  - Name, telephone number, and address
  - Certificate and policy number
  - A brief summary of the circumstance or question
- A lawyer will return your call and provide you with free, confidential legal assistance in attempt to avoid or reduce the probability of a claim or complaint.

**You don’t have to do this on your own. CDHA’s insurance program partners are here to help.**

For more information please visit [www.cdha.bmsgroup.com](http://www.cdha.bmsgroup.com)

Gowlings Pro Bono Legal Assistance: 1-855-783-8826