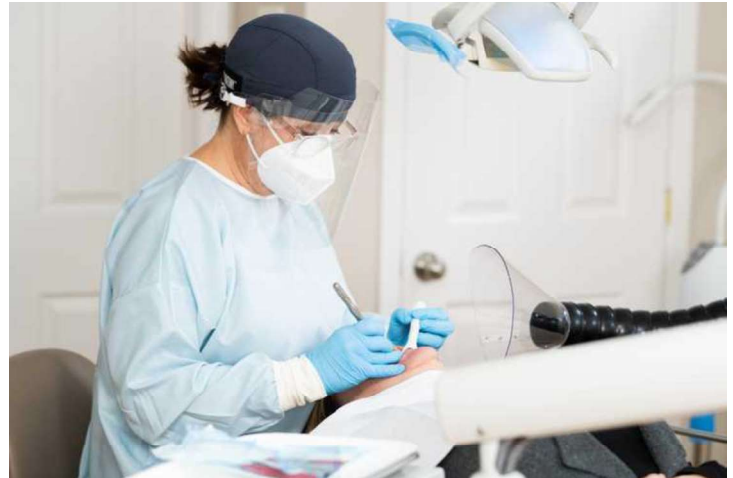


Insurance FAQs for Dental Hygienists

The Canadian Dental Hygienists Association (CDHA) is the National association representing the interests of Dental Hygienists and delivers Professional Liability Insurance (PLI) to its members.

The CDHA PLI policy has been designed in partnership with its insurance broker, BMS Canada Risk Services Ltd. (BMS), to meet the needs of practicing Dental Hygienists.

Here are some of the common questions about the CDHA PLI policy:



1 What is CDHA Professional Liability Insurance and why do I need it?

You can be found legally responsible for the professional errors, omissions and negligent acts associated with your practice as a dental hygienist, whether actual or simply alleged—you could be required to defend yourself in a lawsuit.

Professional Liability Insurance (PLI) is sometimes referred to as Medical Malpractice insurance or Errors and Omissions (E&O) Coverage. PLI protects you against liability, or allegations of liability, for injury or damages resulting from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a dental hygienist.

Coverage insures payment of both compensatory damages and legal costs associated with a claim.

Additionally, your PLI policy includes coverage to reimburse the legal costs associated with defending a complaint made to your professional association and/or regulatory College.

2 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 a session you had with a client several years ago.

3 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 the 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.

Reporting a claim will not limit your ability to secure coverage in the future.

4 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

5 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.

6 What if I retire or discontinue practice?

The CDHA PLI policy automatically includes Extended Reporting Period to respond to claims made against you for insured incidents that occurred before retirement, but that were not made aware of until after your active policy expired. It's important to note the ERP applies only to new claims that come forward after you have discontinued practice and in respect to acts, errors and omissions committed prior to the expiry of your last active policy. If you are intending to continue deliver any services or if you remain in active practice, you should maintain an active professional liability insurance policy.

How to Apply

Please contact CDHA to secure membership and apply for coverage. All dental hygienists with CDHA membership are eligible to participate.

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825 Exhibition Way, Suite 209
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Email: cdha.insurance@bmsgroup.com

More information

This document is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).