

Insurance protection that delivers.

Designed with purpose, each part of the CDHA Liability Insurance policy works together to protect you, your practice, and your peace of mind — **delivering coverage you can count on.**

The CDHA 2027-2028 Professional Liability Insurance policy includes:



\$2M per claim / \$5M aggregate policy limits

Higher limits available upon request



\$150,000 for Disciplinary and Human Rights Tribunal legal costs



Access to a **pro bono legal hotline**

\$200,000 to reimburse Criminal defence costs



\$100,000 to reimburse Abuse defence costs



Worldwide Coverage Territory



Up to \$1,000/day for time away from work when supporting a claim



\$10,000 towards legal costs if you are subpoenaed



Extended Reporting Period (tail coverage)

For more information, connect with a BMS broker today:

📞 1-855-318-6557

✉️ cdha.insurance@bmsgroup.com

🌐 www.cdha.bmsgroup.com

Your Questions, Answered: Frequently Asked Questions by Dental Hygienists.



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

Professional Liability Insurance (PLI) is an important coverage for dental hygienists because 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, the CDHA 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?

CDHA's PLI policy is written on a claims-made and reported basis which means that coverage is triggered when a claim is made against you during the policy period, regardless of when the services that gave rise to the claim were delivered. **Not all claims-made policies are equal. Some policies limit coverage to services delivered on or after a specified date, or those delivered after your insurance policy has been put in place.**



What should I do if I have a claim?

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 you 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 the insurance company, Berkley Canada, at claims@berkleycanada.com. A Berkley claims representative will 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 professional practice issue?

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;
- ✓ Responding to requests for information from third parties;
- ✓ Inquiries from your regulatory body;
- ✓ Responding to a subpoena;
- ✓ Professional misconduct matters;
- ✓ Ethical and professional obligations.

Gowlings Pro bono Legal Advice: 1-855-783-8826



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 and CDHA are dedicated to supporting members and deliver a PLI policy that meets the needs of dental hygienists.**

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