

Understanding your Professional Liability Insurance through CDHA

Regular interaction with clients is a consistent part of any Dental Hygienist practice and is a daily occurrence. With this in mind, you may face situations where your clients look to hold you responsible for injury they deem to have received as a result of your professional services.

Here is an example. Helen is a dental hygienist working in a local clinic. After years of practice without any formal client complaints or allegations of professional liability, Helen has recently been notified of a College investigation stemming from a complaint alleging unprofessional treatment. Helen's former client is alleging that she behaved unprofessionally and provided poor dental hygiene treatment, which resulted in increased pain to the client's lip.

Professional Liability Insurance

In a circumstance such as the one above, you could turn to your Canadian Dental Hygienists Association (CDHA) Professional Liability Insurance (PLI) policy for protection and defence. This policy 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 as a Dental Hygienist.

PLI through the CDHA member program provides up to \$5M aggregate limits and comprehensive coverage, for wrongful acts to a third party (i.e. actual or alleged negligent act, error or omission) committed within the scope of professional services as a dental hygienist. Protection includes both damages and legal costs.

Your PLI policy will also reimburse the legal costs associated with defending a complaint made to your regulatory college. For instance, in the case study above, Helene seeks legal assistance to respond to the complaint and defend her throughout the discipline process. Helen's legal representation is provided at no cost; she does not have to pay a deductible or any fees. She may also be able to recoup more in lost wages through the loss of earnings provision within the CDHA insurance program, if she is required to attend formal hearings pertaining to the defence of this claim.

The CDHA program is the longest standing and largest professional liability insurance program available to dental hygienists in Canada. Having coverage ensures you have comprehensive protection backed by the CDHA that is designed to protect you and your professional practice. We know that insurance policies can be complex, and they often have conditions or restrictions placed on coverage and legal costs. In partnering with our insurance broker, BMS Canada Risk Services Ltd. (BMS), CDHA has done the leg work for you when it comes to delivering an insurance policy that meets the specific needs of dental hygienists. CDHA and BMS continuously work to make sure you have comprehensive and affordable coverage.

CDHA members also have access to the following new services and programs:

- Increased practice risk resources, information tools, and educational seminars on practice risk, thereby aligning with CDHA's long-term strategy to help members manage risk
- Specialized legal protection
- Pro bono legal advice
- Future program structures that are built for members by members, not by a for-profit driven model