



# PROFESSIONAL LIABILITY INSURANCE

## Understanding Professional Liability Insurance

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 your provincial regulator. PLI protects dental hygienists by ensuring that your legal defence is coordinated and paid for if a claim is made against you.

## Coverage Options:

PLAN 1	\$2,000,000 per claim \$5,000,000 annual aggregate
PLAN 2	\$3,000,000 per claim \$5,000,000 annual aggregate
PLAN 3	\$5,000,000 per claim \$5,000,000 annual aggregate

## All options include the following:

Disciplinary Expense Coverage ENHANCED FOR 2025	\$150,000
Criminal Defence Costs Reimbursement	\$200,000
Defence Costs for Abuse (Civil) NEW FOR 2025	\$100,000
Therapy & Counselling Extension Endorsement ENHANCED FOR 2025	\$25,000 per claim/ \$50,000 aggregate
Loss of Earnings ENHANCED FOR 2025	Up to \$1,000/day
Loss of Documents NEW FOR 2025	\$10,000
Libel & Slander	Included
Coverage Territory	Worldwide, suits brought forward in Canada
Deductible	Nil
Extended Reporting Period	Included

## Coverage Definitions:

### Disciplinary Expense Coverage

Provides coverage for legal costs associated with having to appear at a disciplinary hearing with a regulatory body or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples of these instances include complaints alleging professional misconduct, incompetence, or incapacity.

### Criminal Defence Costs Reimbursement

Coverage will reimburse insured members for defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

### Therapy & Counselling Extension Endorsement

Coverage includes a maximum funding of \$25,000 per claim/ \$50,000 aggregate per insured for the rehabilitation and therapy of a person who, while a client or patient, suffered abuse during an insured member's practice as a dental hygienist.

### Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$1,000/day.

### Extended Reporting Period

The policy automatically includes an unlimited extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice but are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy.

## Claims Reporting Procedure

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved. When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

**To report a claim, please contact BMS at 1-855-318-6577 or [cdha.insurance@bmsgroup.com](mailto:cdha.insurance@bmsgroup.com).**

## HOW TO APPLY

**Please contact CDHA to secure Professional Liability Insurance.** Please contact BMS for any questions about the insurance policies available to CDHA members or to secure the additional insurance products & services.

The Canadian Dental Hygienists Association

1-800-267-5235

[info@cdha.ca](mailto:info@cdha.ca)

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6557

[cdha.insurance@bmsgroup.com](mailto:cdha.insurance@bmsgroup.com)

[www.cdha.bmsgroup.com](http://www.cdha.bmsgroup.com)

### More Information

This brochure 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 wording, a copy of which can be obtained from BMS.

