

# TAILORED INSURANCE SOLUTIONS FOR DENTAL HYGIENISTS

## 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 with an organization regulating your insured profession. PLI protects dental hygienists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of client compensation, or damages.

### Professional Liability Insurance Coverage Details:

Limit of Liability	Up to \$5,000,000 per claim / \$5,000,000 aggregate
Legal Expenses	\$150,000
Criminal Defence Costs Reimbursement	\$200,000
Defence Costs for Abuse (Civil)	\$100,000
Therapy & Counselling Extension	\$25,000 per claim / \$50,000 aggregate
Loss of Earnings	Up to \$1,000/day
Loss of Documents	\$10,000
Extended Reporting Period	Unlimited
Coverage Territory	Worldwide, suits brought forward in Canada
Deductible	Nil

### Professional Liability Coverage Definitions:

#### Legal Expenses

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.

## Criminal Defence Costs Reimbursement / Defence Costs for Abuse

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.

Members also have access to reimbursement of defence costs up to \$100,000 for the legal costs associated with the defence of an abuse allegation derived from professional services, if found 'not guilty'.

## 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 includes an extended reporting period for Professional Liability claims that are first discovered and filed after you have retired and/or discontinued practice, in respect to acts, errors and omissions committed prior to the expiry of your last active policy.

## How to Report a Claim

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, 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 or to secure the additional insurance products & services.

**The Canadian Dental Hygienists Association (CDHA)**

1-800-267-5235  
info@cdha.ca

**BMS Canada Risk Services Ltd. (BMS)**

1-855-318-6557  
cdha.insurance@bmsgroup.com  
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.

**bms.**

# TAILORED INSURANCE SOLUTIONS FOR DENTAL HYGIENISTS

## Additional Insurance Products & Services:



### Clinic Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance protects the clinic and its assets in such circumstances. This coverage is recommended for businesses with other professionals working for or on behalf of your business and/or billing under your business name. It's also recommended for individuals providing services under their business name.



### NEW! Insurance Audit Coverage

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.



### Commercial General Liability

Commercial General Liability (CGL) Insurance provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor in your office, or you may cause property damage to a practice facility.

CGL is recommended for members who own or operate a business, and for members who operate independently and contract out their services or bill under their business name.



### Business Package Insurance

This package is recommended for members who operate a practice with other professionals working for or delivering services on behalf of their business and have contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection.

**Contents** includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments for which you are responsible. **Business Interruption** insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire). **Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic.



### Cyber Security & Privacy Liability

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.



### NEW! Personal & Family Cyber Protection

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.



### Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

## HOW TO APPLY

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

The Canadian Dental Hygienists Association (CDHA)

1-800-267-5235  
info@cdha.ca

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6557  
cdha.insurance@bmsgroup.com  
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.

bms.