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.

This coverage protects you 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.

2027-2028 PLI coverage highlights:

Limit of Liability	Up to $5,000,000 per claim / aggregate
Disciplinary Legal Expenses **(NEW: including coverage for Human Rights Tribunals)**	$150,000
Defence Costs for Alleged Criminal Acts Excluding Abuse (reimbursement)	$200,000
Defence costs for Abuse (reimbursement)	$100,000
Therapy and Counselling Fund	$25,000 per insured/ $50,000 aggregate
Extended Reporting Period	Unlimited
Pro Bono Legal Services	Included
Coverage Territory	Worldwide for suits brought forward in Canada

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. This insurance protects the clinic and its assets in such circumstances.

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

Clinic Professional Liability 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.

Legal Expense for Insurance Audits

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

Commercial General Liability Insurance

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.

Brochure continues on next page

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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

This policy helps you 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.

Personal & Family Cyber Protection

This coverage against identity theft, cybercrime, and online threats, with expert recovery support and proactive services like dark web monitoring, social media checks, and personalized digital security guidance.

Employment Practices Liability

This insurance protects your business and staff against claims from employees, contractors, volunteers, or students, including wrongful termination, discrimination, harassment, and other employment-related allegations.

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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 the insurance company, Berkley Canada, at claims@berkleycanada.com.