

# What Coverage Do I Need?

## An Insurance Guide for Dental Hygienists

### I'm an Employee

#### BMS recommends:

- ✓ Individual Professional Liability, and
- ✓ Cyber Security & Privacy Liability.

### I'm an Independent Contactor

#### BMS recommends:

- ✓ Individual Professional Liability,
- ✓ Cyber Security & Privacy Liability, and
- ✓ Commercial General Liability, OR
- ✓ Clinic Package *(if you have contents / stock and / or if you lease/rent office space).*

I'm a Business Owner with others delivering services for or on behalf of my business or billing under my business name

#### BMS recommends:

- ✓ Individual Professional Liability,
- ✓ Clinic Professional Liability,
- ✓ Commercial General Liability, OR
- ✓ Clinic Package *(if you have contents / stock and / or if you lease/rent office space),*
- ✓ Cyber Security & Privacy Liability, and
- ✓ Employment Practices Liability.



### Enhance Your Coverage

Explore these additional solutions to complement your recommended coverage.

🖥️ Personal & Family Cyber Protection

🔍 Legal Expense for Insurance Audits

**For more information, or if you have questions about professional liability and business insurance solutions, contact a broker at BMS – we're here to help.**

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THE CANADIAN DENTAL  
HYGIENISTS ASSOCIATION  
L'ASSOCIATION CANADIENNE  
DES HYGIÉNISTES DENTAIRES

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