

PROFESSIONAL LIABILITY INSURANCE

Understanding Professional Liability Insurance

Provides 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. Coverage also extends to re-entry candidates while undergoing clinical assessment and under direct supervision.

Coverage Options:

Plan 1	
Professional Liability	\$1,000,000 per claim \$5,000,000 annual aggregate
Plan 2	
Professional Liability	\$2,000,000 per claim \$5,000,000 annual aggregate
Plan 3	
Professional Liability	\$5,000,000 per claim \$5,000,000 annual aggregate

Coverage Details:

Regulatory Legal Expense	\$75,000 per claim \$150,000 aggregate
Criminal Defence Reimbursement	\$150,000
Loss of Earnings	\$750/day
Sexual Abuse Therapy & Counselling Fund	\$20,000
Libel & Slander	\$25,000
Coverage Territory	Worldwide for claims brought forward and defended in Canada
Deductible	Nil
Extended Reporting Period	2 years

Coverage Definitions

Regulatory Legal Expense

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 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.

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 \$750/day.

Sexual Abuse Therapy and Counselling Fund

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a client or client, suffered abuse during an insured member's practice as a dental hygienist.

Extended Reporting Period

The policy automatically includes up to 2 years of 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.

In Case of 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.

To report a claim, please contact BMS at 1-855-318-6577 or cdha.insurance@bmsgroup.com.

Additional Coverage Options

Clinic Professional Liability Insurance

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 business and its assets in such circumstances.

Coverage is recommended for businesses with other dental hygienists / other healthcare professionals working for or on behalf of your business and/or billing under your business name. Also recommended for individuals providing services under their business name. Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and /or business entity.

Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises.

For example, a patient may fall and injure themselves on a wet floor in your office or you might cause property damage to a facility that you are contracting out of.

Clinic/Business Package

Combined Property, Crime, Business Interruption and Commercial General Liability coverage for CDHA members who rent or own commercial space, and/or have a mobile business with contents to insure.

Cyber Security & Privacy Liability

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Employment Practices Liability (EPL)

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

How to Apply

Please contact BMS with any questions about the insurance policies available to CDHA members or to secure the Additional Insurance Products & Services.

The Canadian Dental Hygienists Association (CDHA)

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Web: www.cdha.ca

BMS Canada Risk Services Ltd. (BMS)

Toll Free: 1-855-318-6557

Email: cdha.insurance@bmsgroup.com

Web: 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 wordings, a copy of which can be obtained from BMS.