



# LIABILITY INSURANCE SOLUTIONS FOR DAO MEMBERS

## Professional Liability Insurance (Errors & Omissions)

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 Denturist, or if a complaint is made against you to your regulatory College.

### Professional Liability Insurance (Errors & Omissions) Pricing:

\$2,000,000 per occurrence \$5,000,000 aggregate	\$320
\$5,000,000 per occurrence \$5,000,000 aggregate	\$490

### Professional Liability Insurance (Errors & Omissions) Coverage Highlights:

Policy Form	Occurrence-Based
Regulatory Legal Expense	\$150,000
Criminal Defence Reimbursement	\$150,000
Defence Costs for Abuse Reimbursement	\$150,000
Loss of Earnings	Up to \$1,000 / day
Subpoenaed to Appear	\$10,000
Loss of Documents	\$65,000
Therapy & Counselling Fund	\$25,000 / \$50,000 aggregate
Public Relations Expenses	\$25,000
Coverage Territory	Canada

## Clinic Professional Liability (Legal Entity)

In the event of a claim, both the treating professional and your business name 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. This coverage is recommended if you have professionals working for, or on behalf of, your business and billing under your business name, or if you have an incorporated business. Coverage limits are shared between yourself and your business name.

## 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, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, contact Berkley Canada at [claims@berkleycanada.com](mailto:claims@berkleycanada.com).

**Pro Bono Legal Advice Hotline:** 1-800-387-4452

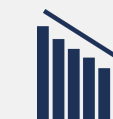
## Additional Coverage Options:

### Clinic Package

In addition to Commercial General Liability, this package also includes Contents, Business Interruption, and Crime protection to ensure comprehensive coverage for your business.



**Contents** coverage includes items usual to an office, including 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 business.

## HOW TO APPLY

Please visit [www.dao.bmsgroup.com](http://www.dao.bmsgroup.com) or contact BMS to purchase or renew coverage.

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

- 1-855-318-6558
- [dao.insurance@bmsgroup.com](mailto:dao.insurance@bmsgroup.com)
- [www.dao.bmsgroup.com](http://www.dao.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.





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## Commercial General Liability Insurance

Commercial General Liability insurance (CGL) protects you from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This coverage is recommended for independent contractors with no additional staff. If you have professionals working for or on behalf of your business and/or if you have contents to insure, BMS recommends that you purchase a Clinic Package instead of Commercial General Liability.

## 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

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.

## Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

## Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

## Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

## 24 Hour Accident Coverage

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

## NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

## NEW! Family Cyber Coverage

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.

## NEW! Insurance Audit Coverage

Even the most diligent professional can be faced with an investigation, inquiry, or audit from an insurance company or benefit provider. Access up to \$25,000 per claim and \$125,000 annual aggregate to cover the legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider in relation to your professional services.

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