

Professional Liability Insurance Program 2013

The Canadian Dental Hygienists Association

Connecting members of the Canadian Dental Hygienists Association
with a comprehensive and competitive insurance program

CDHA • ACHD
www.cdha.ca

Coverage Options

Option 1

Professional Liability:

\$1,000,000 each claim
\$3,000,000 limit per year

Legal Expense:

\$75,000 each claim
\$150,000 limit per year

Criminal Defense Cost Reimbursement:

\$150,000 each claim
\$150,000 limit per year

Option 2

Professional Liability:

\$2,000,000 each claim
\$4,000,000 limit per year

Legal Expense:

\$75,000 each claim
\$150,000 limit per year

Criminal Defense Cost Reimbursement:

\$150,000 each claim
\$150,000 limit per year

Clinical Professional Liability

Provides coverage for your clinic in the event that
your legal entity is also named in a claim, with
shared limits of clinic owner. Please contact Aon for
an application

Legal Expense Endorsement

Provides coverage for complaints filed with the
provincial or territorial dental hygiene regulatory
authorities for any form of professional misconduct. The
Insurer will reimburse the Member for legal expenses
involved in preparing for the disciplinary/investigative
proceedings.

Criminal Defense Costs Reimbursement Endorsement

Provides coverage for a court case filed under the
Criminal Code. Since criminal acts are excluded
from the policy, The Insurer does not have the duty to
defend the insured however they will reimburse the
insured member, provided (a) the criminal charge
arises from the Member's practice in Canada, and (b)
the insured member is found "not guilty" of the criminal
charge.

Loss of Earnings Endorsement

Covers a Members' loss of earnings while assisting in
the investigation or defense of a claim to the maximum
amount of \$750/day for time off work.

Sexual Abuse Therapy and Counselling Fund

All options include the Sexual Abuse Therapy and
Counselling Fund Endorsement for insured members of
CDHA. This endorsement provides a maximum funding
of \$10,000 for the rehabilitation of a person who, while
a client was deemed to have suffered abuse in the
course of an insured Member's practice.



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

Claims Reporting Procedures

Once you are aware of an actual or potential claim, you must report it within 30 days. Please refrain from making any written or oral statements, unless the Insurer advises you to do so. Also, please do not offer to compensate a client or admit liability, as such actions could interfere legally in the Insurer's managing of the claim. To report a claim, please call Novex at 1.800.267.6262.

Broker

Aon Reed Stenhouse is Canada's leading insurance brokerage and risk management firm, serving commercial and personal clients through a national network of 25 offices.

Insurer

Novex Group Insurance offers Professional Liability Insurance to individuals, professionals or organizations and licensed businesses, which are available through a national network of licensed insurance brokers and plan advisors.

Claims Examples

1. Dental Hygienist Injures Client During Routine Debridement

When performing a routine periodontal debridement, the Insured caused trauma to the client's periodontal tissues which developed into an infection. The client sued the Insured for medical expenses and lost wages. When the trial took place, the plaintiff could not remember the location of the traumatized area and the trial was dropped. However, the insurer paid approximately \$10,000 in defense costs.

2. Dental Hygienist Refused to Provide Treatment. No Indemnity Paid.

A dental hygienist refused to provide treatment to a client on the grounds that the client suffered from previous medical conditions which would likely be aggravated by dental hygiene interventions. The client filed a complaint with the Insured's professional college, due to the Insured's refusal to provide medical treatment. After an initial inquiry, the matter was dropped by the college and professional duties were resumed by the Insured without issues.

3. Settlement Following Two-Year Investigation for Lip Injury

The dental hygienist had accidentally burned the plaintiff's lip during a routine treatment. During the investigation, there was debate as to whether the injury

was a result of the Insured's negligence or improper calibration of the instrument at the factory. The two parties were able to negotiate a settlement of \$27,000. The investigative expenses totaled \$17,000.

4. Plaintiff Forces Lengthy, Expensive Course of Litigation for Eye Injury

The dental hygienist accidentally spilled solution in the plaintiff's eye. The eye was immediately flushed out and the plaintiff was referred to his family physician for examination. An investigation revealed that the Insured's negligence was disputable and considering the plaintiff's eye was irritated for only a few days, the case was dropped.

How to Apply

For Individual Coverage

Contact CDHA membership services for more information.

For Independent Practice Coverage

Please contact Aon for any additional Coverage such as Commercial General Liability, and Office Contents insurance for your clinic.

For further information,
please contact:

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