



ADTO
Association of Dental
Technologists of Ontario

BMS GROUP LIABILITY INSURANCE COVERAGE OVERVIEW

The ADTO Liability Insurance Package includes:

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 Technologist, or if a complaint is made against you to your regulatory body or professional body.

Coverage Details

Professional Liability	\$2,000,000 per claim/ \$5,000,000 aggregate
Inquiry Costs and Expenses	\$75,000 per claim/aggregate
Retroactive date	Inception, or inception date of the first Professional Liability insurance policy continuously held by the Insured
Extended Reporting Period	2 years
Coverage Territory	Worldwide excluding USA; for claims brought forward and defended in Canada

Commercial General Liability (CGL)

protects you against claims arising from injury or property damage that you 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 on your premises or you may accidentally cause property damage to a third party.

Coverage Details

Commercial General Liability	\$2,000,000 per occurrence/aggregate
Bodily Injury and Property Damage	To Limit
Tenant's Legal Liability	\$500,000 per occurrence/aggregate
Medical Expenses	\$25,000 per person / \$25,000 per accident
Deductible	\$500

Legal Services Package

Members can access a comprehensive Legal Services Package, which includes:

Legal Helpline

Helpline Lawyers provide general legal information and assistance for any legal question. Please note: the lawyer will not advise on coverage, make a claim decision, or review documents.

Legal Document Centre

Access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more. Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.

Simple Legal Letter Drafting

Access to lawyers who will draft a simple legal letter for you to send. This service is intended to assist you with drafting simple documents, such as a demand letter, a complaint letter, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.

Emotional Support Assistance

Access to Emotional Support Assistance through which you can confidentially speak with a professional counsellor about any work or personal issues which may be affecting you.

HR Assistance

Access to HR Assistance where you can speak to a Human Resources professional, who can provide you with information regarding HR issues that are impacting your business.

Additional Insurance Requirements

If you are an independent contractor or a business owner, you may have other exposures and business risks to consider. ADTO's liability insurance program broker, BMS Canada Risk Services Ltd., recommends that independent contractors and/or business owners consider purchasing additional insurance coverage to address your specific risks, including Clinic Professional Liability, Commercial General Liability or an Office Package, Cyber Security & Privacy Liability and/or Employment Practices Liability, among others. These insurance policies are available to ADTO members and are administered by BMS. For more information, please contact BMS at healthprofessional.insurance@bmsgroup.com.