



TAILORED INSURANCE SOLUTIONS FOR DENTAL TECHNOLOGISTS

Professional Liability / Commercial General Liability / Legal Services Package

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. Your policy also responds if a complaint is made against you to an organization regulating your insured profession.

Commercial General Liability (CGL) protects against claims arising from injury or property damage that you or your business 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 and injure themselves.

The **Legal Services** portion of the package provides members with access to a specialized legal helpline for both personal and business matters. Benefit from a variety of services, including a telephone legal helpline, an online library of document templates, and access to lawyers who can review simple legal documents or draft letters on your behalf. Additionally, you receive access to experts for emotional support and human resources assistance.

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

To report a Professional Liability claim, please contact Crawford & Company (Canada) Inc. at 1-877-805-9168 or by email at BMSclaims@crowco.ca.

Professional Liability Coverage Highlights:

Limit of Liability	\$2M / \$5M
Inquiry Costs and Expenses	\$75,000
Criminal Proceedings Costs and Expenses	\$75,000
Sexual Abuse Therapy & Counselling	\$20,000
Court Attendance Costs	Starting at \$250 per day
Coronial Inquiry Costs and Expenses	\$75,000
Extended Reporting Period	2 years included
Territorial Limits	Worldwide*
Deductible	Nil

*excluding USA and its protectorates; for claims brought forward in Canada. For coverage to apply, you must hold the required professional licensing in the relevant jurisdiction(s), if there are specific requirements in place regulating or governing your profession in those area(s).

Commercial General Liability Coverage Highlights:

Limit of Liability	\$2M / \$2M
Bodily Injury and Property Damage	To limit
Personal Injury and Advertising Liability	To limit
Products Completed Operations	To limit
Medical Expenses	\$25,000 per person / accident
Tenants Legal Liability	\$500,000
Damage to hired Vehicles	\$50,000
Deductible	\$500

HOW TO APPLY

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6558
healthprofessionalinsurance@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.

bms.



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Additional Insurance Products & Services:

Business Professional Liability

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. Business Professional Liability Insurance protects the business and its assets in such circumstances. It's recommended for business owners who have other professionals working for or on behalf of their business and/or billing under their business name, and for individuals providing services under their own business name.

Business Commercial General Liability

Business CGL is recommended for business owners with other professionals delivering services on your behalf. It protects your business against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises.

Business Package

The package is recommended for professionals who have contents or property to insure.

Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements and betterments, for which you are responsible.

Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/business.

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).

Cyber Security & Privacy Liability

This policy helps you better 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.

Personal & Family Cyber Protection

This policy 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. And receive access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation. It's recommended if you have others working for or on behalf of your business.

Personal and/or Business Legal Solutions

A **Personal Legal Solutions** policy empowers you to defend or pursue your rights, giving you greater confidence when you face a legal issue without worrying about the impact on your family's finances.

A **Business Legal Solutions** policy protects you in a wide range of situations, helping you save time and money, while ensuring your legal risks are well managed.

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.

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 that gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

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