

Application for Liability Insurance

THIS APPLICATION IS FOR THE 2026- 2027 POLICY PERIOD.

Name of Applicant:

Mailing Address:

City:

Province/Territory:

Postal Code:

Telephone:

Email:

Coverage will be effective September 1, 2026 only if your renewal is completed on time. If you complete the application after September 1, 2026 your coverage will begin on the date your membership/ insurance application is received and processed.

In the past, has the Applicant ever been the recipient of any allegations of professional negligence in writing or verbally? If yes, please provide details. ☐ Yes ☐ No

Has the Applicant any knowledge or circumstance which could result in complaint, claim or suit being brought against the Applicant? If yes, please provide details. ☐ Yes ☐ No

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 Technologists, 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.

Declarations and Warranty

In choosing to proceed with your application for membership, including Liability insurance, you are declaring that, in the past 5 years, you have never been the recipient of any allegations of professional negligence in writing or verbally AND that you are not aware of any facts, circumstances, or situations which may reasonably give rise to a claim or complaint.

Signing of this form does not bind the Applicant to complete the insurance.

It is understood and agreed that I/we authorize (BMS) to arrange for the insurance application, communication and policy documentation (immediate and future) to be in the English language at our express consent. This authorization shall not affect the Terms and Conditions set out in the Policy(ies).

Signed by:

Date Signed:

Effective Date: