

# TAILORED INSURANCE SOLUTIONS FOR DENTURISTS

## Professional Liability Insurance

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 an organization regulating your insured profession.

PLI protects denturists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation or damages.

### Professional Liability Insurance 2026-2027 Pricing:

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

## 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**

### Professional Liability Insurance 2026-2027 Coverage Highlights:

Policy Form	Occurrence
Disciplinary Expense	\$150,000
Human Rights Tribunal Coverage <small>NEW</small>	Included in Disciplinary Expense Coverage
Criminal Defence Reimbursement (excluding Abuse)	\$150,000
Defence Costs for Abuse Reimbursement	\$150,000
Loss of Earnings	Up to \$1,000 / day
Therapy & Counselling Fund	\$25,000 / \$50,000 aggregate
Coverage Territory	Canada

### Additional Insurance Products & Services:

#### Clinic Professional Liability

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. This insurance protects the business and its assets in such circumstances. It's 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.

#### Commercial General Liability

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.

CGL 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.**

## 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.

**bms.**



# TAILORED INSURANCE SOLUTIONS FOR DENTURISTS

## 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.

## Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

## 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.

## Legal Services Package

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.




## Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.

## 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.

**bms.**