

## CLINIC LEGAL ENTITY INSURANCE

Protecting your business assets if your business is named in a statement of claim.

### Coverage Details

- In the event of a claim, both the professional (dental hygienist) and the clinic are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability insurance protects your business and its assets in such circumstances
- You should purchase this coverage if you have employees and/or other dental hygienists working for or on behalf of your clinic and billing under your clinic name
- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period
- Each employee rendering a professional service must provide confirmation that they carry their own individual professional liability insurance

All premiums noted are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 8%, Newfoundland 15% and Saskatchewan 6%. All other provinces are not subject to tax.

### How to Apply

Please contact BMS Group or visit [www.cdha.bmsgroup.com](http://www.cdha.bmsgroup.com) to purchase coverage.

This insurance is available to all CDHA members. Members can purchase insurance coverage at any time; however December 31st is the annual policy renewal date.

#### BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6557

Email: [cdha.insurance@bmsgroup.com](mailto:cdha.insurance@bmsgroup.com)

Web: [www.cdha.bmsgroup.com](http://www.cdha.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 wordings, a copy of which can be obtained from BMS Group.

### Coverage Options

<b>Option 1</b>	<b>\$28</b>
<b>Limit</b> \$3,000,000 per claim \$5,000,000 annual aggregate	
<b>Option 2</b>	<b>\$39</b>
<b>Limit</b> \$5,000,000 per claim \$5,000,000 annual aggregate	
<b>Option 3</b>	<b>\$55</b>
<b>Limit</b> \$10,000,000 per claim \$10,000,000 annual aggregate	