

## **CRDHA's requirements:**

What are the requirements for Professional Liability Insurance?

- 1. All registrants on the general register and those on the courtesy register must maintain professional liability insurance with a minimum of \$1,000,000 coverage for each occurrence/claim and an annual aggregate coverage of no less than \$5,000,000.*
- 2. In addition to a minimum \$1,000,000 liability coverage, registrants on the general register and those on the courtesy register must ensure there is an extended reporting period (ERP) provision for a minimum period of two (2) years.*
- 3. Registrants are required to hold individual professional liability insurance. Employer coverage is not acceptable.*
- 4. Registrants will not be issued a practice permit until all PLI requirements are met.*

## **DHAA Program:**

Our Professional Liability coverage program is designed specifically for members of the Dental Hygienists Association of Alberta and not only meets the requirements laid out by the CRDHA but exceeds them.

Our program provides Professional Liability coverage for allegations of negligence by a third party committed within the scope of your professional services as a dental hygienist. The protection in the policy is extended to include coverages for both any damages awarded against you any legal costs that are incurred.

In addition to the required Professional Liability coverages, our program includes a number of coverage features designed with our members in mind:

- 1) Regulatory Legal Defence Coverage for legal expenses incurred because of a disciplinary hearing with your provincial regulator. In the event of a complaint by a member of the public, DHAA members are provided with the appropriate legal representation and defence as part of their coverage. In addition to this coverage, Criminal Defence Cost Coverage is included in order to reimburse insured members for defence costs associated with a case filed under the criminal code (assuming the member is found 'not guilty' of the criminal charge).
- 2) Loss of Earnings coverage is also include for the costs associated with taking time off to attending court in order to defend your claim. Under our policy, you will be reimbursed for your loss of earnings up to \$750 per day.

- 3) Sexual Abuse Therapy and Counselling Costs coverage in the amount of \$25,000 for the rehabilitation and therapy of a person who was deemed to have suffered abuse in the course of receiving services from a member of the program.
- 4) We are also including \$25,000 in coverage for Network Security, Privacy, and Cyber Liability in the event your business incurs costs related to a cyber breach of your IT systems or computer network.

**Summary:**

Coverage Item	Limit
Professional Liability	\$3,000,000 per claim \$5,000,000 annual aggregate
Regulatory Legal Defence	\$75,000 per claim
Loss of Earnings	\$750 Per Day
Sexual Abuse Therapy and Counselling Costs	\$25,000 Per Insured Person
Extended Reporting Period (ERP)	Automatically included for two years
Deductible	Nil
Criminal Defence Cost Reimbursement	\$100,000 per claim \$100,000 annual aggregate
Privacy & Security Breach Expense Coverage	\$25,000 / \$500 Deductible Unlimited Consulting Costs
Network Security & Privacy Liability	\$25,000 / \$500 Deductible
Cyber Liability	\$25,000 Aggregate Limit