

PROFESSIONAL LIABILITY INSURANCE CLAIMS REPORTING



There are numerous scenarios where a Dentist can be alleged of malpractice, and these allegations may or may not have merit. Professional liability insurance, subject to the policy wordings, responds to those allegations regardless of whether they are groundless or not. Examples of possible complaints are:

- Unprofessional conduct
- Neglect
- Malpractice
- Humiliation

INCIDENT REPORTING

Coverage under your Professional Liability Insurance policy is on a Claims Made and Reported basis. This means the policy responds to allegations made during the policy period regardless of when the incident in question actually took place. However, the policy stipulates incidents/claims must be reported to Navacord as soon as individuals first learn of an allegation, claim, or that one could potentially be brought against them. This is extremely important as coverage could be denied if the individual does not advise in a timely manner or jeopardizes the potential of an early defence, should it be required.

WHAT STEPS SHOULD BE TAKEN IN THE EVENT OF A COMPLAINT OR CLAIM?

Allegations and claims should be reported immediately. Please report any of the following situations:

- You receive a Statement of Claim, summons or other legal process
- Any written allegations of unprofessional conduct or negligence
- Any circumstance you become aware of where a third party may hold you responsible for your actions

WHEN SHOULD A DENTIST REPORT A CLAIM OR POSSIBLE CLAIM?

The policy requires you report "as soon as practicable after being made aware of a claim". Prompt notification is required and essential in order to provide early advice and to ensure that your rights and interests are properly protected. Delay in notification could prejudice the insurer's position and impair their ability to defend you.

For any further information or if you are unsure if something needs to be reported, please contact Navacord right away.

FOR MORE INFORMATION CONTACT

HOW TO REPORT

Please contact Navacord directly using one of the methods below:

Navacord Dental Team

AB.PRG.Dentist@navacord.com
1.888.444.1295

[Click Here to Report Online](#)

Your report should contain copies of all written documents, names of potential claimants, date the incident occurred and any details of the incident. Information and documentation is critical in helping resolve disputes and claims.

WHAT HAPPENS AFTER A CLAIM HAS BEEN REPORTED?

The insurance manager will contact the dentist directly to guide them through the entire process. They have an expert control adjuster dedicated to CDSA members who has in-depth knowledge and background in working with dental claims so members can rest assured they will be well taken care of. All claims information is kept strictly confidential and individual details are not shared with the CDSA.

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