



CDSA PROFESSIONAL LIABILITY INSURANCE PROGRAM



Navacord is pleased to provide a custom insurance program to practitioners who are members of (or applying to) the College of Dental Surgeons of Alberta. Below is a brief overview of some of the programs key features and please feel free to reach out to us with any questions.

INSURANCE DESIGNED FOR DENTISTS

KEY PROGRAM FEATURES:

- Your insurance purchase is built into your annual practice permit renewal saving you time
- Policy meets the liability requirements for the College of Dental Surgeons of Alberta
- \$2,000,000 per claim, \$4,000,000 per member annual aggregate limit, including defence costs liability
- \$2,500 deductible & \$23,000,000 program aggregate
- Excess limits available in \$1,000,000 increments to bring coverage limits up to meet members requirements
- Initial legal advice available from a help line.
- Coverage territory is Canada and extends to dentists working in multiple provinces
- Short-term coverage for volunteering outside Canada is available upon request
- Protects both the dentist and the registered company from claims arising from conducting work as a dentist
- Non-practicing and retired dentists are provided coverage by the policy

WHAT IS PROFESSIONAL LIABILITY INSURANCE?

Professional Liability, also known as Errors and Omissions liability or Medical Malpractice responds to claims arising from your work as a Dentist in Alberta. It responds to third-party claims of negligence on your part - whether actual or alleged -during the course of your work as a Dentist. The policy responds to claims of damage caused by the administration of professional services, services or care rendered incorrectly, or the failure to administer care when it is required. It also includes coverage for legal expenses associated with investigating and defending the allegations.

INCIDENT REPORTING

Coverage under Medical Malpractice Liability policies 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.

FOR MORE INFORMATION CONTACT

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