CDSA PROFESSIONAL LIABILITY
INSURANCE PROGRAM

NAVACORD®

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
- Member deductible structure & $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 allegations of negligence on your part, whether actual or alleged, related to professional services or care provided incorrectly, or failure to administer care when required. The policy also covers legal expenses incurred in investigating and defending such claims.

INCIDENT & CLAIM REPORTING

Dentists must report any claim, allegation, complaint, or incident that could reasonably lead to a claim as soon as they become aware of it.

Reported matters may include:

- Patient complaints regarding the treatment or outcomes
- Allegations of errors, omissions, or professional misconduct
- Threats of legal action
- Unexpected clinical outcomes that may result in a complaint or claim
- Any circumstances where a dentist believes a claim could potentially arise

Early reporting is critical. Prompt notification allows the insurer to assess the situation, providing guidance, preserve evidence, and implement an effective defence strategy if required.

Failure to report an incident or claim promptly may adversely affect coverage.

When in doubt, report it. **Early notification is always the best course of action.**

FOR MORE INFORMATION CONTACT

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