

## 2026 Legal Expense Insurance Policy Changes

In addition to changes to formatting and effective dates, the following key changes have been included in the 2026 Legal Expense Insurance policy. New wording is highlighted for your reference. **Keep this document with your other policy documents, as it outlines important changes to your coverage.** You can access the full terms and conditions of your policy on our website at <https://www.cdspi.com/insurance/mp-ptc>. If you have any questions, please call CDSPI at 1.800.561.9401.

### 2025 Policy Wording

Page 4  
Definitions  
Insured person

A dentist who has applied for and been approved for Practicing Status Coverage under the Malpractice Liability Insurance Plan as shown on the Policy Declaration Page as the policyholder, excluding members of the British Columbia Dental Association.

Page 10,  
General Exclusions  
15. Bankruptcy of policyholder

Any matter or claim if, at any time:

- (a) you are declared bankrupt, placed into receivership, are in the process of being wound-up or if any part of your affairs or property is in liquidation;
- (b) you have made a proposal, petition, filing or arrangement for the benefit of any creditor or creditors;
- (c) a creditor seeks to have you placed into bankruptcy, declared insolvent, liquidated or be wound-up;
- (d) any of your property is placed under the care or control of a trustee, receiver or administrator.

### 2026 Policy Wording

Page 4  
Definitions  
Insured person

A dentist who has applied for and been approved for Practicing Status Coverage under the Malpractice Liability Insurance Plan **policy 8934500** as shown on the Policy Declaration Page as the policyholder, excluding members of the British Columbia Dental Association.

Page 10,  
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**Exclusion removed.**

To be eligible for Legal Expense Insurance, you must be a dentist with Practising Status coverage under CDSPI Malpractice Insurance and not be covered under the BCDA member-only Legal Expense Insurance Plan.

Legal Expense Insurance is arranged for by ARAG Legal Solutions Inc. (ARAG) on behalf of CDSPI. ARAG Legal Solutions Inc. policies are underwritten by HDI Global Specialty SE.