COVERING LEGAL COSTS

Legal proceedings can be very costly. As a result, many individuals simply cannot afford to have their “day in court” without considerable sacrifice.

With Legal Expense Insurance from the Canadian Dentists’ Insurance Program, it’s financially easier for those who have reasonable grounds to launch or defend specific legal proceedings.

GAIN THESE ADVANTAGES

- Provides financial support to launch or defend approved legal actions
- Dentists: Obtain only the protection you need by selecting Professional Coverage,
- Dentists’ eligible family members can apply for their own, separate Personal/Family Coverage
- Provides up to $100,000 per claim to a maximum of $300,000 annually
- Economical premiums

If you have questions about the plan, or would like to obtain no-cost insurance planning advice* from a licensed professional, please call CDSPi Advisory Services Inc. toll-free:

1-800-561-9401

www.cdspi.com/legal-expense

* Restrictions may apply to advisory services in certain jurisdictions.
How Legal Expense Insurance Helps You Cover Legal Fees

Legal Expense Insurance reimburses you for the costs you incur from initiating or defending claims or legal proceedings that are covered by the plan and approved by the insurer. It pays fees, expenses and other costs charged by your appointed legal representative, including the costs of expert witnesses. The plan provides up to $100,000 per claim (with an annual aggregate limit of $300,000) for most claims.

CHOOSE THE TYPE OF COVERAGE THAT BEST SUITS YOUR NEEDS

Dentists can customize their coverage by choosing one of three types of Legal Expense Insurance protection:

1. Professional Coverage
   Provides protection for specific legal actions arising out of your practise of dentistry
   Professional Legal Expense Coverage covers you if you must appear at:
   • a coroner’s inquest as a witness
   • a legislated investigation, tribunal or inquiry
   • an investigation, launched by your dental board, college or association, concerning your licensing or fitness to practise
   • a disciplinary or complaint hearing undertaken by your dental board, college, association or disciplinary board
   • a criminal or statutory hearing (providing you are acquitted or the charges are dismissed or withdrawn)
   • an appeal or judicial review arising out of any of the above situations
   * Restrictions apply to this component of Professional Coverage (including appeals or judicial reviews) for dentists licensed in New Brunswick, Nova Scotia, Prince Edward Island, Manitoba and Alberta. If you are a dentist in one of these provinces, coverage only applies in these circumstances provided you are acquitted or the charges are dismissed or withdrawn. Therefore, dentists in these provinces are charged a lower premium for Professional Coverage Only and Professional and Personal Coverage.

2. Personal/Family Coverage
   Provides broad protections for personal/family legal proceedings
   Personal/Family Legal Expense Coverage covers many personal legal proceedings involving you, your spouse or your eligible dependent children (who are under 24 years old), including:
   • disputes over real estate transactions
   • proceedings arising out of divorce or matrimonial matters, subject to a maximum of $3,500 per claim per spouse (both you and your spouse are covered after one year participation in the plan)
   • civil legal disputes
   • wrongful dismissal claims which you, your spouse or your eligible dependent children may bring against employers
   • criminal or statutory charges (providing you or your family members are acquitted or the charges are dismissed or withdrawn)
   • Dentists’ adult family members can apply for their own, separate Personal/Family Coverage. See “Eligibility” for details.

3. Professional and Personal Coverage
   Provides Professional Coverage and Personal/Family Coverage in one convenient and economical package.

Conditions and Limitations

This information is provided for your general guidance. Details, terms, conditions and exclusions are set out in the certificate booklet for the Legal Expense Insurance plan.

Note: Mould/fungi and asbestos exclusions apply to all coverages

Under all coverages, claims will not be paid for:

- any claim or legal proceedings arising from criminal or statutory charges brought against the insured including activities relating to an insured’s practice of his/her profession, unless charges are never formally laid, or, if formally laid, the insured is acquitted of all charges or all charges are dismissed or withdrawn
- fines or penalties which a court or other tribunal or administrative body has ordered the insured to pay
- legal expenses incurred or paid before the consent of the insurer has been given
- anything which occurred prior to the effective date of the insured’s coverage which the insured knew or ought reasonably to have known was likely to give rise to a claim or legal proceedings

Under Personal/Family Coverage, claims will not be paid for:

- any claim or legal proceedings arising from or relating to business or trading activities of the insured including activities relating to an insured’s practice of his/her profession, unless such activities relate to the insured’s contract of employment
- any claim or legal proceedings arising from or relating to any breach or alleged breach by the insured of any professional duty, or any duty as an officer or director of any company
- any matter for which the insured has, or is required by law or a regulatory body to have, coverage under another policy
- any claim or legal proceedings against a public or governmental authority unless the insured has or could suffer financial loss if he or she fails to pursue such claim or legal proceedings
- any claim or legal proceedings arising out of divorce or matrimonial matters occurring during the first year the insured is covered under the plan
- any claim or legal proceedings where the insured claims or counter-claims against any other person insured under this coverage other than with respect to divorce or matrimonial matters
- loss or damage caused directly or indirectly by nuclear incident, as defined in the Nuclear Liability Act (Canada), nuclear explosion or contamination by radioactive material
- any claim or legal proceedings in respect of a civil dispute where the amount in dispute is less than $500
- claims arising from erasure, destruction, corruption, or misinterpretation of data or for erroneously creating amending, entering, deleting or using data, including loss of use arising therefrom and claims arising from the distribution or display of data by the Internet, an intranet, extranet or other similar system
- any claim arising directly or indirectly out of terrorism or any activity by a government agency to prevent or respond to terrorism
- any claim or legal proceeding arising from war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power
- claims over $2,500 in Ontario in some circumstances for claims relating to injuries sustained in automobile accidents
- in certain instances, your legal expenses are only covered by the plan if your defence is successful

Under Professional Coverage, claims will not be paid for:

- legal expenses for any legislated investigation, tribunal and/or inquiry relating to any tax irregularities with respect to the named insured’s practice
Annual Premium Rates and Insurance Limits

For Dentists in NB, NS, PEI, MB and AB Only:

<table>
<thead>
<tr>
<th>Coverage Type And Premium</th>
<th>$1,000 Deductible</th>
<th>$2,500 Deductible</th>
<th>$5,000 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Only</td>
<td>$661.58</td>
<td>$509.76</td>
<td>$423.03</td>
</tr>
<tr>
<td>Personal/Family Only</td>
<td>$1,627.12</td>
<td>$1,355.93</td>
<td>$1,084.73</td>
</tr>
<tr>
<td>Professional and Personal Coverage</td>
<td>$1,876.51</td>
<td>$1,522.89</td>
<td>$1,258.26</td>
</tr>
</tbody>
</table>

For Dentists in All Other Provinces:

<table>
<thead>
<tr>
<th>Coverage Type And Premium</th>
<th>$1,000 Deductible</th>
<th>$2,500 Deductible</th>
<th>$5,000 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Only</td>
<td>$705.08</td>
<td>$542.39</td>
<td>$444.77</td>
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<tr>
<td>Personal/Family Only</td>
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<td>$1,084.73</td>
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<tr>
<td>Professional and Personal Coverage</td>
<td>$1,920.01</td>
<td>$1,555.50</td>
<td>$1,280.02</td>
</tr>
</tbody>
</table>

For Eligible Family Members in All Provinces:

<table>
<thead>
<tr>
<th>Coverage Type And Premium</th>
<th>$1,000 Deductible</th>
<th>$2,500 Deductible</th>
<th>$5,000 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal/Family Only</td>
<td>$1,627.12</td>
<td>$1,355.93</td>
<td>$1,084.73</td>
</tr>
</tbody>
</table>

Provincial taxes are extra where applicable under provincial laws.

Eligibility

You are eligible for Legal Expense Insurance if you are:

- A licensed dentist resident in Canada who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible).

(Eligible dentists can apply for Professional Coverage, Personal/Family Coverage or Professional and Personal Coverage.)

- A family member of an eligible dentist described above, including an Eligible Spouse*, a child, a parent, a grandchild, a grandparent, a brother, a sister or an in-law who is at least 18 years old and resident in Canada

(Eligible family members can only apply for Personal/Family Coverage.)

* An Eligible Spouse is a person who is married to an eligible dentist or with whom the eligible dentist has lived in a conjugal relationship outside of marriage continuously for a period of no less than one year or in a relationship of some permanence if they are the natural or adoptive parents of a child.

This information is presented for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contract for this plan.