

Professional Legal Expenses Plan



Legal proceedings can be very costly.

With the Professional Legal Expenses Plan you can be confident you have the coverage you need for a variety of different legal proceedings.

GAIN THESE ADVANTAGES

Protection for legal expenses related to investigations by your dental board

Coverage for legal expenses resulting from audits by insurance companies

Up to \$20,000 per claim to a maximum of \$60,000 annually

Economical premium

Professional Legal Expenses Plan Coverage Helps You Cover Legal Fees

The Professional Legal Expenses Plan reimburses you for the costs you incur from a claim or legal proceeding that is 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 \$20,000 per claim (with an annual aggregate limit of \$60,000).

Coverage Details

Provides protection for specific legal actions arising out of your practise of dentistry

Professional Legal Expenses Plan Coverage covers expenses incurred for:

- 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
- an appeal or judicial review arising out of any of the above situations
- legal costs related to an insurance company audit of patient billings

This Professional Legal Expenses Plan is underwritten by Aviva Insurance Company of Canada.

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 Professional Legal Expenses Plan.

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.
- 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.
- 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

Professional Legal Expenses Plan: \$20,000 coverage,
\$60,000 aggregate limit

Annual Premium – \$1,000 Deductible
\$374

Provincial taxes are extra where applicable.

Eligibility

You are eligible for Professional Legal Expenses Plan 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).

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.