



ONTARIO EXCESS

# Malpractice

## ADDITIONAL PROTECTION AGAINST CLAIMS ARISING FROM YOUR PRACTICE OF DENTISTRY

As a licensed professional, you are legally responsible for the services you or your staff perform. That means you may be accused of malpractice, error or mistake while you're practising, and have to bear the significant financial consequences that can accompany those charges.

Ontario Excess Malpractice Insurance provides protection in excess of your mandatory primary policy in the event a patient makes a claim against you arising from professional services rendered. In addition, Ontario Excess Malpractice Insurance provides claims assistance and legal representation — all at highly competitive rates.

### **GAIN THESE ADVANTAGES**

Extra coverage for you against claims arising from professional services rendered

---

Up to \$23-million per claim coverage in excess of your mandatory coverage of \$2-million with the RCDSO

---

Provisions for legal representation

The Ontario Excess Malpractice Insurance plan is underwritten by Aviva Insurance Company of Canada. CDSPI Advisory Services Inc. is not affiliated with the RCDSO.

 **ADVICE.  
INSURANCE.  
INVESTMENTS.**  
**CDSPI**

If you have questions about the plan, or would like to obtain no-cost insurance advice\* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

**1.800.561.9401** or **cdspi.com**

\* Restrictions may apply to advisory services in certain jurisdictions.

# How Ontario Excess Malpractice Insurance Protects You

Ontario Excess Malpractice Insurance offers a range of coverage limits — you can choose the one best suited for you. You can be protected for up to \$23-million per claim (up to an aggregate of \$69-million in one calendar year).

## BENEFIT FROM EXPERT LEGAL REPRESENTATION

Ontario Excess Malpractice Insurance covers more than just the potential cost of claims. In addition, the insurer provides legal representation for the insured and covers approved legal costs for malpractice actions.

## PAY NO PREMIUMS FOR COVERAGE AFTER YOU RETIRE OR IF YOU BECOME TOTALLY DISABLED

The policy's extended reporting period provides ongoing protection for dentists against claims from incidents that occurred while you were practising — at no additional premium. If you retire or are totally disabled, and you have surrendered your license, you are eligible for a premium-free extended reporting period of five years, which will be effective as of the date you are no longer licensed.

## Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Ontario Excess Malpractice Insurance plan.

## Annual Premium Rates and Insurance Limits

Coverage Options	Annual Excess Premium	Total Limit*
\$1-million per claim (maximum \$3-million per calendar year)	\$ 64.51	\$ 3-million
\$2-million per claim (maximum \$6-million per calendar year)	\$115.19	\$ 4-million
\$3-million per claim (maximum \$9-million per calendar year)	\$159.42	\$ 5-million
\$8-million per claim (maximum \$24-million per calendar year)	\$378.74	\$10-million
\$23-million per claim (maximum \$69-million per calendar year)	\$764.54	\$25-million

\* Total limit includes the mandatory RCDSO primary \$2-million coverage.

## Eligibility

You are eligible for Ontario Excess Malpractice Insurance if you are a dentist licensed to practise in Ontario and a member of the Ontario Dental Association.