



## Commercial General Liability Overview

### *What does Commercial General Liability (CGL) Insurance Cover?*

Commercial General Liability (CGL) covers claims against self-employed dental hygienist by third parties who allege bodily injury, property damage, personal injury or advertising injury (*subject to policy terms and conditions*). It protects the dental hygienist against loss arising out of their legal liability to pay money for damage or injury to others for which they are found responsible.

This coverage pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, and the operation of business machinery. CGL covers occurrences that happened during the policy period regardless of when the claim is first reported. An occurrence is defined as an accidental event that results in loss or damage.

#### Extensions:

- Non Owned Automobile Liability
- Personal Liability – libel, slander, privacy violations
- Advertising Injury
- Legal Liability for damage to leased or rented space for **\$500,000**
- Employer's Liability
- Voluntary Medical Payments of **\$5,000** per person and **\$25,000** aggregate (*one accident*)

#### Exclusions:

- Abuse and Sexual Misconduct
- Any loss related to Silica (*silicon dioxide*) – Silica exclusion in the CGL policy wording:

#### The Policy Would Exclude Liability for:

1. Bodily injury arising in whole or in part out of the actual, alleged or threatened respiration or ingestion at time of silica; or
2. Property damage arising in whole or in part out of the actual, alleged or threatened presence of silica.

#### Rates:

The CGL coverage of **\$2,000,000** per occurrence and **\$2,000,000** annual aggregate with a **\$500** property damage deductible.

The annual CGL rate per member is **\$400** and pro-rating according to the following:

*Enrolment Date Pro Rated Premium, not including Provincial Sales Tax*

<b>January 1 - March 31:</b>	<b>\$400</b>	<b>July 1 - September 30:</b>	<b>\$200</b>
<b>April 1 - June 30:</b>	<b>\$300</b>	<b>October 1 - December 31:</b>	<b>\$120</b>

#### For More Information Please Contact:

**Paul Stevenson** | Upper Grand Division | LMS PROLINK Ltd. | [www.LMS.ca/ODHA](http://www.LMS.ca/ODHA)  
**Direct:** (519) 823.1707 | **Toll Free:** (866) 507.7227 | **Fax:** (877) 595.1649 | **PaulS@LMS.ca**  
 Orchard Park Office Centre | RR #5, 5420 Highway 6 North, Suite B36 Guelph, Ontario N1H 6J2