



OPERATING YOUR OWN BUSINESS?

This is what you need to know about Liability Insurance!

You have Errors and Omissions coverage as provided by the ODHA – but is that enough?

Commercial General Liability Overview

What Does Commercial General Liability (CGL) Insurance Cover?

Commercial General Liability (CGL) is intended to cover claims brought against self-employed dental hygienists by third parties alleging bodily injury or property damage based on policy terms and conditions. The protection is designed to work with and not duplicate coverage from the professional liability insurance. Malpractice claims alleging errors or omissions while practicing dental hygiene are within the scope of professional liability insurance. Hygienists providing mouth guard, teeth whitening, mobile services or operating independent dental hygiene clinics need to consider CGL protection to expand the capacity of their liability protection.

Commercial General Liability insurance pertains to claims arising out of the insured's liability for injuries and/or damages caused by: *the ownership or custody of property or premises, assembly operations, sale or distribution of products and the operation of general business equipment.*

Commercial General Liability also covers occurrences that happen 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 at the time. To be covered it must occur when the CGL policy was in effect.

Common Extensions:

- *Non-owned automobile liability:* protects the business if named in a suit where an employee or courier is involved in an automobile accident while on an errand for the business;
- Legal liability for damage to leased or rented space;
- Personal Injury – libel, slander, privacy violations;
- Advertising injury;
- Employers liability – protection in event an employee not covered by WSIB gets hurt and sues for injuries and resultant loss of income
- Voluntary medical payments to mitigate 'slip & fall' type of injuries

Optional Routes to Obtain Commercial General Liability:

- Members operating as individuals or under a trade name with or without an assistant can access the easy enrolment **Commercial General Liability (CGL)** plan that runs concurrent with the **Errors & Omissions (E&O)** plan (*January 1 – January 1 of following year*). Visit www.LMS.ca/ODHA for an overview, rates and application for the plan. If property insurance is also required for owned (*or leased*) equipment then please contact **Paul Stevenson** at **LMS PROLINK** to find a plan that will meet your custom insurance needs.
- Members operating a clinic with additional professionals should contact **Paul Stevenson** at **LMS PROLINK** to discuss options and to arrange a tailored plan that will include Commercial General Liability, Property and Business Income protection.

For those needing just CGL there is an easy enrolment plan that is provided by the same insurer as that for your malpractice insurance. The plan runs January 1 to January 1 of the following year, with reduced initial premiums depending on the timing of enrolment. This is as follows:

Enrolment Date	Rate Schedule for \$1,000,000	Rate Schedule for \$2,000,000
Jan 1 to Mar 31	\$300	\$400
Apr 1 to Jun 30	\$225	\$300
Jul 1 to Sep 30	\$150	\$200
Oct 1 to Dec 31	\$90	\$120
<i>Plus 8% Provincial tax</i>		

Note: For those businesses with multiple hygienists operating under a common name, please contact **LMS PROLINK** to learn what is needed to cover vicarious and malpractice liability. This is the primary protection for legal defense of the business and the business owner for acts by committed by its employees.

For More Information Please Contact:

Paul Stevenson | Upper Grand Division | LMS PROLINK Ltd. | 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