

## **Professional Legal Expense Insurance for Dentists**

### **How does Professional Legal Expense Insurance (PLEI) coverage differ from the CDPA coverage?**

Coverage provided by the CDPA is not insurance. It's discretionary coverage that is funded from membership fees. By contrast, PLEI is an insurance cover whereby coverage is guaranteed provided the claim falls within the governing terms and conditions of the policy. In addition, CDPA lawyers are assigned by the Association. Dentists with PLEI coverage can choose their lawyer from a panel of lawyers specializing in dental issues.

### **Doesn't getting a lawyer involved just make things more complicated and more expensive to settle?**

If the right steps are taken at the very start, problems can often be resolved quickly or a suitable compromise reached between the parties involved without costly settlements or long, drawn-out court cases that can take you away from your practice and damage your professional reputation.

### **Does STERLON still provide service to the CDPA?**

Until March 2003, STERLON handled all claims for members of the CDPA holding professional legal expense insurance. At that time, the insurer declined to offer renewal terms to this association. Any request for legal fees arising after March 1, 2001, is handled directly by the CDPA's member benefit plan. Claims open prior to this date continue to be serviced by STERLON.

### **Can dentists still purchase PLEI directly from STERLON?**

STERLON does not sell (nor has it ever sold) insurance. STERLON Underwriting Managers Ltd. administers legal expense insurance for insuring companies. Dentists can purchase Professional Legal Expense Insurance (PLEI) and Commercial Legal Expense Insurance (CLEI) directly from Curtis Insurance Ltd. For more information email Roger Bickers at Curtis Insurance Ltd. (roger@curtisinsurance.ca) or phone toll-free in Canada 1-888-647-6730.

### **Doesn't my Professional Liability Insurance provide me with this cover?**

PLEI covers matters NOT covered by professional liability insurance. Such matters include:

- Criminal charges
- Breach of contractual right of access to health facilities
- Regulatory issues
- Employment disputes
- College complaints and Disciplinary actions
- Insurance billing investigations

### **What are the policy limits?**

PLEI pays the reasonable legal fees and expenses of the lawyer (subject to a maximum hourly rate of \$275) up to a maximum of \$100,000 per claim with a \$250,000 annual aggregate limit (maximum payable per year). For more information about policy coverage and limitations, please [click here](#).

If you need more information, please email us at [info@sterlon.com](mailto:info@sterlon.com)



[www.sterlon.com](http://www.sterlon.com)