

27-28 Navacord Insurance Renewal Guide

RCDSO / Navacord Dental Insurance Program

New Online RCDSO/Navacord Insurance Platform

For the 2027 renewal period, you will continue to complete your annual renewal through the RCDSO portal.

As part of the process, you will be seamlessly connected to Navacord's online insurance platform, where you can review, renew, and purchase your insurance coverage in one convenient location.

The new platform provides access to:

- Professional Liability Coverage
- Excess Professional Liability Coverage
- Legal Expense Insurance (LEI)
- Disciplinary Hearing & Fitness to Practice Coverage

Your member information will be transferred directly from the RCDSO, making it faster and easier to complete your insurance renewal. The renewal process is designed to be completed in six simple steps and should take most members 5 to 10 minutes to complete.

This enhanced platform has been designed to provide a streamlined, secure, and user-friendly experience while giving you greater access to the insurance products available through the program.

How do I access the new insurance platform?

1. Log in to the RCDSO Portal using your existing credentials.
2. Complete the required membership renewal sections.
3. When prompted, select the insurance renewal section.
4. You will be automatically connected to Navacord's secure insurance platform.

No separate registration is required.

What can I expect during the insurance renewal process?

The new platform guides you through a simple 6-step process that allows you to:

1. Confirm your information.
2. Renew your Professional Liability – Basic Coverage
3. Review and select to purchase/renew **Excess** Professional Liability Coverage, Legal Expense Insurance (**LEI**), and Disciplinary Hearing & Fitness to Practice (**DH**) Coverage.
 - Compare coverage options and select available limits for **Excess** Professional Liability Coverage, Legal Expense Insurance (**LEI**), and Disciplinary Hearing & Fitness to Practice (**DH**) Coverage.
4. Review the itemized summary of your premiums and fees before purchase.
 - **Note: All premiums and fees are the same as the expiring term. Coverage fees have not increased in over five years.**
5. Complete the required declarations and privacy consent.
6. Receive your policy documents and invoice by email immediately after purchase.

Once completed, simply select “*Click here to complete my Renewal*” to return to the RCDSO portal to finalize your annual renewal.

Is the platform secure?

Yes. The platform uses secure technology to protect your personal information and insurance data. Information required to facilitate your renewal is transferred securely between the RCDSO and Navacord.

What makes Navacord Dental Insurance the trusted choice for Ontario dentists?

When you purchase or renew coverage through the Navacord Dental Insurance Program, you are choosing a program that has earned the trust of Ontario dentists for over a decade due to our dedicated service and specialized expertise.

As a dentist, you benefit from insurance solutions specifically designed for your profession, backed by a team that understands the unique professional liability risks facing dentists. Whether you are renewing your Professional Liability Coverage, purchasing Excess Professional Liability Coverage, Legal Expense Insurance (LEI), or Disciplinary Hearing Coverage, you can rely on the same trusted expertise, responsive service, and specialized support that Ontario dentists have depended on for over a decade.

While the renewal process is now more streamlined through a modern online platform, our commitment to protecting and supporting Ontario dentists remains unchanged.

How do Navacord, JDIMI, AllMed, and the Professional Liability Program work together?

The Professional Liability Program (PLP) has supported Ontario dentists for more than 50 years, providing specialized professional liability protection and expert claims support tailored and dedicated to the dental profession.

As of January 1, 2026, the PLP became part of Navacord. Today, Navacord continues to work in partnership through your insurance broker Jones DesLauriers Insurance Management Inc. (JDIMI) and AllMed Underwriting to deliver and administer the program for all Ontario dentists.

While you may now see the Navacord name and use a new online renewal platform, the foundation of the program remains the same. The experienced teams behind the PLP, JDIMI, and AllMed continue to work together to provide customized Professional Liability Coverage, claims expertise, underwriting support, and dedicated service to Ontario's dental community.

This partnership combines more than five decades of PLP experience with the resources and strength of Navacord, ensuring Ontario dentists continue to benefit from a trusted, profession-focused insurance program designed specifically for your needs.

What is Primary Professional Liability – Basic Coverage?

Professional Liability Coverage is the mandatory coverage required for all licensed dentists in Ontario. Also known as **Errors & Omissions (E&O) Coverage** or **Medical Malpractice Coverage**, it helps protect you against claims arising from your professional services as a dentist.

The coverage responds to allegations of negligence, errors, omissions, or failure to provide appropriate care, whether those allegations are actual or alleged. It also provides coverage for legal expenses incurred in investigating and defending covered claims.

Key features of the Professional Liability Coverage include:

1. Coverage limits of \$2 million per claim and \$6 million annual aggregate.
2. Lifetime tail coverage at no additional premium.

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3. One premium, for every licensed dentist in Ontario.
 4. Specialized claims handling and support from professionals experienced in dental professional liability matters.

This coverage forms the foundation of the Professional Liability Program and is designed specifically to protect dentists throughout their professional careers.

Who do I contact if I have a Professional Liability claim?

If a patient is alleging professional negligence, demanding compensation, threatening legal action, or you otherwise become aware of a potential professional liability claim arising from your dental services, you should immediately report the matter to the Professional Liability Program (PLP).

The PLP provides specialized claims support and legal protection for covered professional liability claims, including the investigation and defense of claims, as well as covered settlements, damages, and legal expenses.

Professional Liability Program (PLP)

Phone: 416-934-5600

Toll-Free: 1-877-817-3757

Fax: 416-934-5601

Email: info@plpservices.org

Website – Guided Liability Tool: <https://plpservices.org/>

All Professional Liability claims are handled directly by the PLP. If you receive notice of a claim or believe a claim may arise, contact the PLP as soon as possible for guidance and assistance.

Do I need Excess Professional Liability Coverage?

Many dentists choose Excess Professional Liability Coverage to increase the protection provided by the Primary Professional Liability Coverage. As claim settlements, legal defense costs, and awards continue to increase, additional coverage can provide valuable peace of mind.

Excess Professional Liability Coverage extends your protection beyond the \$2 million limit included with your primary coverage, helping safeguard your reputation, practice, and financial future in the event of a significant professional liability claim.

For many dentists, the question is not whether a claim will occur, but whether they have sufficient protection in place should a claim exceed their primary Professional Liability Coverage limits.

What is Excess Professional Liability Coverage?

Excess Professional Liability Coverage increases the protection available above the \$2 million per claim limit included with your primary Professional Liability Coverage.

The Navacord Dental Insurance Program, provides exclusive excess follow-form protection, meaning your Excess Professional Liability Coverage is designed to align with your Primary Professional Liability Coverage. Limits are available up to \$25 million, providing you with increased protection and peace of mind for your practice and professional reputation.

What Excess Professional Liability Coverage limits are available?

Additional Excess Professional Liability Coverage limits are available in the following amounts:

- \$1 million
- \$2 million
- \$3 million
- \$8 million
- \$23 million

When combined with your primary Professional Liability Coverage, total limits of up to \$25 million are available.

What Excess Professional Liability Coverage limit should I purchase?

The right limit is the one that gives you confidence and peace of mind in your day-to-day practice. When deciding how much Excess Professional Liability Coverage to purchase, consider:

- **The scope & size of your practice:** A larger patient base, broader range of services, and wider patient profile can increase your exposure to potential claims.
- **Your years in practice:** The longer you have been practicing, the greater your overall exposure to professional liability claims over time.
- **The location of your practice:** Some communities may be more likely to pursue legal action than others.
- **Your personal tolerance for risk:** Consider the balance between cost and protection, and ask yourself: "What level of coverage will help me sleep at night and protect my personal assets?"

Many dentists choose to increase their Professional Liability Coverage limits for added peace of mind, knowing they have additional protection in place should a significant claim arise.

LEGAL EXPENSE INSURANCE

What is Legal Expense Insurance (LEI)?

Legal Expense Insurance (**LEI**) helps to cover the cost of unexpected legal disputes by providing access to experienced lawyers and coverage for eligible legal expenses.

Whether you are pursuing or defending a covered legal matter, **LEI** helps ensure you have access to legal support when you need it.

Why should I consider Legal Expense Insurance?

Legal issues arise unexpectedly, and legal fees can add up quickly. **LEI** gives you access to legal expertise without the worry of the costs associated with pursuing or defending a covered legal matter.

Many dentists purchase **LEI** for added peace of mind, knowing they have access to professional legal support should an unexpected legal issue arise.

What types of legal issues can Legal Expense Insurance help with?

Depending on the circumstances and policy terms, **LEI** may provide support for matters such as:

- Employment disputes
- Contract disputes and debt recovery
- Tax audits and tax-related matters
- Certain business-related legal disputes

Legal support is available to help you understand your options and determine whether coverage may apply.

What additional services are included with Legal Expense Insurance?

In addition to insurance coverage, **LEI** provides access to a range of legal support services, including:

- Unlimited access to a legal helpline staffed by lawyers.
- Legal document review services.
- Simple legal letter drafting services.
- Online legal document templates.
- HR assistance services.
- Emotional support assistance services.

These resources are designed to help you address legal questions before they become larger issues.

What should I do if I think I have a legal issue?

If you believe you may be involved in a legal dispute, contact the ARAG Legal Helpline as soon as possible. Early guidance can help protect your rights and ensure you receive the full benefit of your Legal Expense Insurance coverage.

It is important to report a potential claim promptly and no later than 100 days after the event.

Can I hire my own lawyer before contacting ARAG?

No. If you think you may have a legal issue, you should contact the ARAG Legal Helpline before retaining your own lawyer or incurring legal expenses.

Legal costs incurred before ARAG reviews and accepts your claim may not be covered. Contacting ARAG first helps ensure you receive the legal support and coverage available under your policy.

ARAG RCDSO Dedicated Legal Helpline

Phone: 1-833-556-0406

If you have a legal question or believe you may be involved in a legal dispute, contact the ARAG Legal Helpline for guidance and assistance.

*Note: Access to the Legal Helpline and all Legal Expense Insurance (**LEI**) benefits and coverage is available **only to members who have purchased the LEI policy.***

DISCIPLINARY HEARING & FITNESS TO PRACTICE INSURANCE

What is Disciplinary Hearing & Fitness to Practice Coverage?

Disciplinary Hearing & Fitness to Practice Coverage protects dentists from the legal costs associated with professional regulatory investigations, disciplinary proceedings, and fitness to practice hearings related to their professional services.

This coverage provides access to experienced legal representation and cover eligible legal expenses, allowing you to focus on your practice while protecting your professional reputation.

Why should I consider Disciplinary Hearing & Fitness to Practice Coverage?

As a professional, you are held to higher ethical & professional standards. Even if a complaint is unfounded, responding to a regulatory investigation can be stressful, time-consuming, and expensive.

Disciplinary Hearing & Fitness to Practice Coverage provides valuable financial support and access to legal advice & representation should you become the subject of an investigation, disciplinary proceeding, or fitness to practice hearing.

What does Disciplinary Hearing & Fitness to Practice Coverage include?

Disciplinary Hearing & Fitness to Practice Coverage will pay for legal expenses associated with regulatory investigations, disciplinary proceedings, and fitness to practice hearings arising from your professional work as a dentist up to the limit of the policy.

For example, if a patient files a complaint with the RCDSO and the RCDSO initiates an investigation into your professional services, you may be eligible for coverage under the policy. After notifying ARAG through the dedicated Legal Helpline and confirming coverage, legal representation will be provided to assist you throughout the investigation or hearing process.

Note: A \$1,000 deductible applies. Investigations, or proceedings that began before the policy effective date are not covered.

Who do I contact if I need assistance?

ARAG RCDSO Dedicated Legal Helpline

Phone: 1-833-556-0406

If you become aware of a complaint, investigation, or potential regulatory matter, contact ARAG as soon as possible for guidance and support.

*Note: Access to the coverage benefits and services is available **only to members who have purchased Disciplinary Hearing & Fitness to Practice Coverage.***