

# Legal Expense for Dentists

## **LEI for Dentists**

As a dental professional, you may be faced with the possibility of becoming involved in legal disputes. You may be called upon to respond to a complaint made to your regulatory body or even be faced with an investigation of your billing procedures.

## **Available throughout Canada**

If you find yourself facing these issues, the last thing you need to worry about is the significant expense associated with engaging legal counsel.

Heart Lake Insurance Brokers Inc. understands the need to protect your professional status. Working with Lloyd's of London, Heart Lake Insurance Brokers Inc. is now able to provide a Legal Expense Insurance program for Dentists in Canada. The program covers the key needs identified by Dentists and Dental Surgeons.

Coverage for legal fees and disbursements when you require representation by a lawyer.

Unlimited access to a lawyer via a toll-free Telephone Legal Advisory Service during regular business hours (with 24 hour-a-day access for emergencies).

This program is designed to give you the peace of mind knowing that you can obtain immediate legal assistance without worrying about the costs. When required, you will select your lawyer from a panel of legal firms who specialize in representing healthcare professionals. The legal fees of the lawyer you choose to represent you will be paid up to a maximum hourly rate of \$400.

## **Summary of Coverage**

### **Types of Professional Issues Covered**

- Any legislated investigation, tribunal or inquiry where you are required to attend.
- Inquiries, investigations and/or hearings before your professional regulatory body relating to professional misconduct, discipline, complaint, fitness to practice or licensing issues.
- Any investigations concerning your insurance billing practices due to a complaint to your professional regulatory body.
- Any billing profile investigation relating to your billing practices, which is undertaken for the purpose of recovery of billed fees.

- Your right to enforce a contractual right of access to health facilities to conduct a professional practice.
- Defence against criminal charges brought against a professional.
- Defence of an appeal proceeding arising from a covered professional issue.
- Your attendance at a Coroner's Inquest.
- Unlimited toll free telephone legal advisory service for the insured regarding any professional matter.