



LEGAL EXPENSE INSURANCE, WHY SHOULD YOU SUBSCRIBE?

"Justiciable individuals often believe that they will never have to go through the judicial system, of which they know very little about¹."

One of your employees issues a complaint to the Employment Standards, you find a hidden defect in the building where your dentistry cabinet is located or the vehicle which you had bought for your son from a used car lot reveals many hidden problems down the line...

Here are just some situations which you could face where the services of a lawyer would prove to be necessary.

We all know, however, that legal fees can easily reach astronomical heights and that is why Sogedent improves its services with a legal expense insurance specifically designed for dentistry professionals.

This insurance covers situations which can occur in your personal life, in the operation of your business and in the practice of your profession. In the eventuality where either legal prosecution or advice from a legal counselor becomes unavoidable, our legal expense insurance is there to help you solve the problem. Unlimited access to a legal assistance hotline will put you in touch with lawyers who can help you clarify the inner workings of the judicial system and help you make enlightened choices by examining and communicating the legal measures which are best suited to your current situation. Were you to find yourself in court, our insurance will help you cover all judicial fees related to your trial.

¹Translated excerpt from the report of Committee of experts on legal insurance presented to the Minister of Justice in September 2012.

EXAMPLES OF BUSINESS-RELATED LITIGATION

If you are the owner of a dentistry clinic, it is possible for one of your employees to submit a claim to the Employment Standards regarding any subject, ranging from misunderstandings regarding remuneration to termination or even psychological harassment allegations.

In such an event, a legal expense insurance becomes very useful. It can give you access to a legal advice hotline where lawyers can answer all of your questions regarding the situation at hand. This insurance can also provide you with financial help which can allow you to find amicable or legal solutions to these litigious issues.

Aside from litigation cases regarding work relations, you could also experience situations which might require the assistance of a lawyer. From hidden defects found in the building housing your clinic, to cases with the CNESST relating to work injuries.

IN YOUR PROFESSIONAL PRACTICE

Sogedent's legal expense insurance protects you within the context of your professional practice as well. Here are some examples of situations where this insurance could help you cover legal fees resulting from litigation or help you to find an amicable or judicial solution to these legal issues.

An investigation conducted by l'*Ordre des dentistes* trying to determine if the insured party is able to perform professional duties, in regards to a current health condition.

An audience with l'*Ordre des dentistes* following a complaint by a patient claiming malpractice.

A criminal fraud accusation against the insured party from which they were acquitted as the result of trial.

FOR YOUR FAMILY AND YOURSELF

Our legal expense insurance protects you but also protects your spouse, members of your family and of your spouse's family as long as they reside at the same civic address as you.

Some circumstances of everyday life may require you consults a lawyer and might even lead to judicial prosecution.

A contractor hired to renovate your residence has produced sloppy results which must be corrected. A travel insurance provider refuses to reimburse hospitalization fees resulting from a car accident while abroad. Your child has been bitten in the face by the neighbour's dog. You rented out your summer home and your tenant asks for a rent reduction, which they justify by claiming heating problems.

These are just a few events which can happen in your private life and for which the judicial assistance hotline can rapidly provide the precious advice of a lawyer. Were these unfortunate events to lead you to court, our insurance would help you cover the resulting judicial fees.

SO, WHY A LEGAL EXPENSE INSURANCE?

For a minimal cost of \$420 per year or \$462 with added coverage for identity theft, Sogedent's legal expense insurance will help you face any legal issue and provide you with the opportunity to consult professionals in case of litigation.

The unlimited judicial assistance hotline is not considered as a claim in the same sense that a litigation covered by the insurance does not affect your annual fee.

For more information regarding this insurance, we invite you to communicate with one of our brokers.



BROKER'S PROFILE

Every month, we will introduce to you one of our brokers in an effort to make you discover the extraordinary and devoted men and women forming Sogedent's team.

This month, we have the pleasure of interviewing Gabrielle Bérard.

Gabrielle in a few words:

Financial security advisor and advisor in group insurance plans at Sogedent since 2007, Gabrielle is a woman who loves to be surrounded by people as often as possible. Work, family and any other social gathering are central to Gabrielle's life, a deserted island is not her idea of a good time.

Gabrielle set aside a few minutes from her busy schedule to answer our questions regarding her role at Sogedent and to share with us a few of her guilty pleasures.

Q: What brought you to work in the field of insurance?

A: "I naturally like helping people. Being able to help and advise clients motivates me immensely. I began my career with Sogedent's as an accounting clerk. As soon as I had the opportunity to dabble in insurance products, I was hooked and realized that I absolutely adore it!"

I went from accounting to insurance to increase the helping aspect of my role. In my opinion, Sogedent's mandate is to help protect the interests of its clients and that is what stimulates me the most! This aspect of helping others makes my work very rewarding.

I was very fortunate to get an internship at Sogedent! I could have been an intern anywhere else and would probably have remained in accounting for years. I don't think however that I would still do that to this day: I like people a lot more than I do numbers!."

Q: Is there an aspect of your work which resonates with you in a more emotional way?

A: "Invalidity claims are extremely touching and sometimes I find them difficult for that very reason. The individuals touched by these events are stressed out and anxious. We absolutely have to find a way to help them. When I find solutions to their problems, I feel relieved to know that they can breathe a little easier and turn their focus back towards healing.

Whenever someone who has lived through such a situation thanks me, it is for me the greatest reward. I would like to receive such assistance if I were in their shoes. That is why I give it my all when helping these individuals."

Q: What part of your work do you prefer?

A: "Above all else, I love answering questions from our clients regarding our products. I love explaining and comparing our products. Being able to clarify the details of our various offers makes me very proud, especially when I can illustrate them with numbers (laughs). I can't help it; I have an accountant's mind.

Explaining complex terms in layman terms and knowing that a client sees a bit more clearly because of me makes me incredibly happy!"

Q: Do you have a message which you would like to share with our readers?

A: "Make sure to always inform yourself properly regarding any products offered by a company. What is the fiscal impact of a product? Does it correspond to your professional and personal reality?"

Go beyond the marketing lines of a product, specifically regarding permanent life insurance products; these are often very poorly explained to clients. At Sogedent, we bring together all the specialties of our team members to ensure that a product fits perfectly with a client's profile.

We can even compare our products with those of competing companies as we have access to all products on the market. Many clients are not aware of this. We can go way beyond the standard offers by answering the very specific needs of any client. The group insurance products do not reflect the needs of all of our clients and we can provide them with custom alternative solutions.

Our ultimate goal is to serve the client to the maximum effort of our capabilities. We can minimize the scattering of products, allowing our clients simplified management. Many of our clients have products in several different places and after a while, this can create confusion and even doubles. People are often unaware that their travel insurance is already paid for and subscribe to additional, redundant insurance at great cost."

Q: Outside of work, Gabrielle, are you more of an athletic person or a homebody?

A: "More of a homebody (laughs)... I love diving into a good book while listening to music or simply sitting down comfortably in front of a movie. There is nothing better to me than an evening of cocooning."

Q: This might come across as an indiscreet question but can you share with us one of your guilty pleasures?

A: "You're making me blush... I must confess that my *péché mignon* is food. I have as they say, a sweet tooth. I cannot resist a bowl of ice cream even if it's -30°C! Oh, I also love *fleur de sel* caramel. I adore any dessert graced by this gift from the gods. It is irresistible!"

THREE NEW COLLABORATORS TO BETTER SERVE YOU

We are happy to announce that two new coordinators as well as a new broker have joined forces with the Sogedent team. The arrival of new blood will allow us to continue our mission to offer financial services and insurance products which are best adapted to your profession, while continuing to improve our outstanding customer service.



Faustine Keumaye Ignégongba, Damage Insurance Professional, Practice Coordinator, Commercial-Lines Damage Insurance Broker

Her career in the field of insurance spanning over a decade, Faustine will bring her expertise to the development and evolution of our offer of products and services. She will advise you on different products relating to property insurance, car, boat, motorcycle and recreational vehicles as well as commercial insurance. Faustine will also handle the responsibility of analyzing the risks in order to choose the products best suited to your needs and to negotiate policy conditions with insurance providers in order to offer you the most advantageous protections.



Carlo Ferrara, Insurance Professional, Practice Coordinator, Financial Security Advisor, Mutual Fund Representative

With over ten years' experience as a financial security advisor and as an advisor in group insurance plans, Carlo joins Sogedent to evaluate the performance of the activities of our advisory team and to analyze and recommend strategies in order to enhance the excellence of our service provision. Always up to date on your needs regarding the products and services which we offer, he will ensure that the high level of our expertise in the field of insurance is constantly renewed. Carlo will act as contact person within Sogedent's team.



Patricia Gelati, Personal-Lines Damage Insurance Broker

Patricia brings over twenty years of experience in personal-lines damage insurance, acquired within world class, top-tier cabinets. Mindful of the excellent quality of the customer service which make her renown, she will dedicate her vast experience and advisory qualities to the proposal of insurance products corresponding to your real needs in terms of protection.

NEXT MONTH

In the next issue of our newsletter, we will take a look at benefits of having complete portfolio at Sogedent, damage insurance for a dental clinic and travel insurance.

Consult the ACDQ's calendar for more information on upcoming events.
<http://www.acdq.qc.ca/dentistes-et-etudiants/communications-et-activites/activites/>