

PRIVACY POLICY

Privacy Matters

Professional Liability Program (PLP) administers malpractice protection for Ontario dentists.

PLP is committed to protecting the privacy and confidentiality of personal information, including personal health information, in accordance with applicable privacy legislation and the ten privacy principles set out in PIPEDA.

Principle #1 – Accountability

PLP is accountable for all personal information in its possession and has established policies and procedures to comply with its obligations. When PLP discloses or transfers personal information to its affiliates or third parties, we use contractual or other safeguards. PLP has a privacy officer and all employees are responsible for day to day compliance.

Principle #2 – Identifying Purposes

PLP collects personal information for claims handling, risk management, legal and insurance purposes including:

- To provide requested services;
- To process, investigate, adjust and defend claims;
- To assess customer/client needs, requests or demands;
- To communicate regarding an insurance policy, claim, legal action, inquiry or other business reasons;
- To establish and collect premiums, deductibles and other amounts owing;
- To reinsure risks, as required;
- To advise of underwriting, insurance or other initiatives which may be beneficial;
- To investigate, detect and prevent fraudulent transactions;
- To analyze risk and business results;
- To develop, enhance market or provide products and services;
- To manage complaints relating to products and/or services;
- To manage and develop business and operations, including personnel and employment matters; and
- As may be required or authorized by law.

Principle #3 – Consent

PLP will make a reasonable effort to obtain consent with respect to the collection, use and disclosure of personal information, where required by law. Consent may be express or implied. Where permitted or required by law, personal information may be collected, used or disclosed without the knowledge or consent of the individual. If an individual chooses to decline or withdraw consent, this may result in the limitation or withdrawal of PLP's provision of services.

Principle #4 – Limiting Collection

PLP limits the amount and type of personal information it collects. We collect personal information for the identified purposes. PLP collects personal information using policies and procedures which are fair and lawful.

We may also collect information through cookies when visiting our website.

Principle #5 – Limiting Use, Disclosure and Retention

PLP will use or disclose personal information only for the reasons it was collected, unless a customer gives consent to use or disclose it for another reason, or it is permitted or required by law.

Under certain circumstances, PLP may have a legal duty or right to disclose personal information without an individual's knowledge or consent.

PLP will keep personal information only as long as necessary for the identified purposes for which it was collected.

We use the personal data we gather to communicate with you, respond to your inquiries and enhance the user experience on our website. We do not sell your personal data to third parties.

Principle #6 – Accuracy

PLP will keep personal information as accurate, complete and current as necessary for the identified purposes for which it was collected.

Customers may, in writing, challenge the accuracy and completeness of their personal information and request that it be amended as appropriate.

Principle #7 – Safeguards

PLP protects personal information with safeguards appropriate to the sensitivity of the information.

Principle #8 – Openness

PLP is open about the policies and procedures it uses to manage personal information. Customers can have access to information about these policies and procedures in a manner that is generally easy to understand.

PLP's privacy policy may change from time to time. Changes will be posted on this website. Your continued consent to our collection, use and disclosure practices following notice of any material change and/or your continued access to our website following the posting of any changes to this privacy policy shall constitute acceptance of those changes.

Principle #9 – Individual Access

Upon written request, PLP will tell customers what personal information it has, what it is being used for and to whom it has been disclosed. PLP will respond to these written requests in a reasonably timely fashion.

PLP will provide customers with access to their personal information, where possible. In certain situations, PLP may not be able to give customers access to all their personal information. PLP will explain the reasons for this lack of access and any recourse the customer may have, except where prohibited by law.

Principle #10 – Challenging Compliance

Customers may challenge PLP's compliance with this policy. PLP has policies and procedures to receive, investigate, and respond to client and customer complaints and questions. These should be addressed to the privacy officer at privacy@plpservices.org.

Contact

If you have questions or concerns about our privacy policy or how we handle your personal data, please contact the privacy officer.

- privacy@plpservices.org
- 416.934.5600

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