

Professional Liability Insurance for NSRDHDTD Registrants and Permitted Individuals

Registrant Dental Hygienists, Dental Technologists, And Denturists

It is in the public interest for dental hygienists, denturists, and dental technologists to maintain professional liability insurance. Professional liability insurance offers a source of financial protection for members of the public who may suffer injury or loss due to the conduct of a registrant in the performance of professional services.

The NSRDHDTD is responsible for ensuring that there is a financial resource, independent of the registrant, to satisfy the costs of any damages that may be awarded against the registrant in court. Insurance also protects the insured registrant against claims alleging negligent acts or errors or omissions in the rendering of (or failure to render) professional services.

Section 10(1)(f) of the Regulated Health Professions Act (RHPA) states that the Board of a regulator shall set the form and amount of professional liability insurance or other form of malpractice coverage or liability protection a registrant must have.

Pursuant to Section 15(1)(a)(iii) of the *Dental Hygiene, Dental Technology and Denturism Regulations*, (the Regulations) made under the RHPA, all NSRDHDTD registrants holding a practising licence must maintain professional liability coverage or similar malpractice protection coverage ("insurance") in the amount set by the Board.

- Dental hygienists must maintain a minimum aggregate amount of \$2,000,000.
- Denturists must maintain a minimum aggregate amount of \$2,000,000.
- Dental technologists must maintain a minimum aggregate amount of \$1,000,000.

Although the regulatory minimums are set out above, the NSRDHDTD strongly encourages registrants to maintain insurance in the amount of \$5,000,000.

- Registrants must maintain individual insurance in their own name. **Practice-specific insurance is not acceptable.**
- Insurance must include an extended reporting period provision of a minimum period of two (2) years after the last date of practice.
- The NSRDHDTD requires proof of insurance prior to issuing or renewing a licence, and the insurance policy must be valid for the full licensing period.
- The NSRDHDTD also requires proof of insurance upon any variation in coverage, within thirty (30) days of the variation.

Proof of insurance must include the following information:

- insurer's name
- insured's name;
- effective date and expiration date;
- policy number;
- coverage amount; and
- any additional information reasonably requested by the NSRDHDTD.

All costs associated with obtaining, maintaining, and providing proof of insurance are the registrant's responsibility.

Practising without insurance is a violation of the legislation and may result in disciplinary and legal action.

For Permitted Dental Laboratory Technicians (DLT):

Section 27 (1) (v) of the NSRDHDTD By-laws (vi) states that the Board shall set the amount and form of the professional liability insurance required for DLTs. As such, the Board has set out the following requirements.

All DLTs must be covered under the PLI policy of their employer or supervising registrant or their own policy. Depending on the policy, DLTs may be individually named, or they may be covered under a “blanket” clause for all employed or supervised insured individuals.

Your employer or supervisor may source your PLI from an insurance provider of their choice, so long as the policy meets the following requirements:

- It must include all DLTs under their employ or supervision.
- It must be specific to the practice of dental hygiene, dental technology, or denturism.
- It must provide a minimum of \$1 million in coverage for the DLT and must cover the full licensing period.
- It must include “tail-end” coverage for a period of 2 years (at minimum) or be “occurrence-based”. This means that even after they cease to be licensed as a registrant or you cease to be permitted as a DLT and insured under the PLI policy, any claims made for the time when they were licensed, or you were permitted, and insured will be covered for a minimum of 2 years.

Note that you will be required to provide proof of PLI annually upon permit renewal (i.e. upload a copy of the policy that you are insured under).

Proof of insurance includes all the following elements:

- Insurer’s name
- Effective date and expiration date
- Policy number
- Coverage amount
- A statement of coverage for DLTs
- Any additional information reasonably requested by the NSRDHDTD

The NSRDHDTD requires proof of insurance upon any variation in coverage, within 30 days of the variation.

Anyone who practices without current PLI coverage may be subject to disciplinary action by the regulator in accordance with the RHPA, the Regulations, and NSRDHDTD By-Laws or policies.