

## **Professional Liability Insurance**

It is in the public interest for dental hygienists 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 dental hygienist in the performance of professional services.

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

**Pursuant to section 10 of the Dental Hygienists Regulations, all CDHNS registrants holding a practising licence must maintain professional liability coverage or similar malpractice protection coverage (“insurance”) in the minimum aggregate amount of \$2,000,000.**

Although, the regulatory requirement is \$2,000,000, the CDHNS strongly encourages 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 CDHNS requires proof of insurance prior to issuing or renewing a licence and the insurance policy must be valid for the full licensing period.

The CDHNS 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 CDHNS.

All costs associated with obtaining and maintaining and providing proof of insurance is the registrant’s responsibility.

**Practising dental hygiene without insurance is a violation of the Dental Hygienists Regulations and may result in disciplinary and legal action.**