

## Professional Liability Insurance Policy

Council Approved: May 2024

### Public Interest Statement

Professional Liability Insurance (PLI) is required to ensure that in the event of any mishaps or errors, adequate compensation can be provided to the public affected.

Additionally, PLI protects the insured Dental Hygienist against claims alleging negligent acts, errors or omissions in the rendering of (or failure to render) professional services.

### Purpose

As per the Regulatory Bylaws, practicing dental hygienists must be insured against liability for negligence of at least one million dollars per occurrence.

### Scope of this Policy

- Registrants holding a full or conditional licence or temporary permit to practice
- Applicants for registration, register change and/or licence renewal

### Policy

1. A Professional Liability Insurance policy must:
  - a. Be maintained at a minimum of \$1,000,000 per occurrence;
  - b. Include an extended reporting period (ERP) provision for at least two (2) years;
  - c. Be registered in the individual dental hygienist's name; and
  - d. Provide coverage for Dental Hygiene Services.
2. Proof of insurance must include the following information:
  - a. Insurer's name;
  - b. Insured's name;
  - c. Effective date and expiration date;
  - d. Policy number;
  - e. Coverage amount; and
  - f. Any additional information reasonably requested by the CDHS.

### Registrant Responsibilities

- All costs associated with obtaining and maintaining PLI
- Provide proof of valid PLI when required
- Notify CDHS of any change in coverage within thirty (30) days

### Compliance

- Proof of valid PLI for the entire licensing period must be provided before being issued or renewed licensure
- Changes in coverage must be reported to the CDHS within thirty (30) days of the change
- PLI policy must be sourced by the individual and be registered to their own name (Practice/Employer specific insurance policies are not acceptable)

### Non-Compliance

- Practicing dental hygiene without PLI is a violation of the Regulatory Bylaws and may result in disciplinary and/or legal action
- Providing false or misleading information regarding PLI may be reported to the Professional Conduct Committee for review