

## CP-6 Professional Liability Insurance

<b>Policy Type</b>	College Policy	
<b>Initial Approval Date</b>	2021 Apr 5	
<b>Date of Last Review</b>	2022 Nov 18	<b>Reviewed by</b> AF&R Comm. & Council
<b>Date of Last Revisions</b>	2022 Nov 18	
<b>Date of Next Review</b>	2023 Nov	

### Background

As per section 8 of the Dental Hygienists Profession Regulation, an applicant for registration as a regulated member on the general register or on the courtesy register must provide evidence of having the type and amount of professional liability insurance required by the Council. Evidence of PLI will not be required of registrants on the non-practicing register.

### Purpose

Professional liability insurance (PLI) serves to protect the public by covering the costs of client compensation. PLI also protects the insured RDH against claims alleging negligent acts or errors or omissions in the rendering of (or failure to render) professional services.

### Policy

1. All registrants on the general register and those on the courtesy register must maintain professional liability insurance with a minimum of \$1,000,000 coverage for each occurrence/claim and an annual aggregate coverage of no less than \$5,000,000.
2. In addition to a minimum \$1,000,000 liability coverage, registrants on the general register and those on the courtesy register must ensure there is an extended reporting period (ERP) provision for a minimum period of two (2) years.
3. Registrants are required to hold individual professional liability insurance for the profession of dental hygiene. Employer coverage is not acceptable.
4. Registrants will not be issued a practice permit until all PLI requirements are met.