

DENTURIST LICENSING BOARD OF NOVA SCOTIA

Liability Insurance

INTENT:

The Board fulfills its mandate by ensuring new applicants for registration meet certain standards for entry to practice in the province. In keeping with the Fair Registration Practices act, the Board makes registration requirements publicly available. This policy outlines the process to verify that applicants have sufficient liability insurance for entry to practice.

PRINCIPLES:

Registrants are responsible for their own actions and activities. In the event of committing a fault, error, omission or negligent act while practising denturism, professional liability insurance must be in place to ensure adequate resources to protect the public.

POLICIES:

In keeping with the Registration Regulations section 3, every denturist is required to have a minimum of \$2 million of professional liability insurance with a legal expense endorsement for investigations of complaints.

1. Applicants may meet the requirement by providing a copy of their certificate to the Registrar which confirms the purchase of the insurance and includes the policy number and expiry date. The policy content must demonstrate that it meets the Board's requirement of including a legal expense endorsement for investigation of complaints by a Regulatory Body.
2. Where the insurance company has not issued a certificate, applicants may meet the requirement by providing the Board with written confirmation that insurance has been purchased directly from the institution through which the insurance was provided. This confirmation may be in the form of a fax, email, or electronically as a PDF.
3. The Board must receive confirmation of malpractice insurance for each area of practice in which clinical services are provided including, regular employment, private practice, contract and volunteer positions.

OUTCOME:

1. The applicant satisfies the Registrar that they have met this requirement by providing a copy of the professional liability certificate with the New Applicant Form or by signing the declaration on the Annual Renewal Form.
2. A member's certificate for registration may be revoked for failure to maintain professional liability insurance as prescribed by the regulations or if the member fails to provide satisfactory evidence of maintaining such insurance within 30 days of a request in writing from the Registrar.