

SECTION	Registration			
SUBJECT	Liability Insurance			
APPLICABLE GOVERNANCE DOCUMENT	Dietitians Regulations, 2023 Dietitians Act, 2009			
Approved by the NSDA Board of Directors	Effective 11/02/23	Reviewed 22/09/23	Revised 03/05/24 23/08/24	Page 1/2

## BACKGROUND

Section 11(2)(c) of the Regulations respecting the registration, licensing and professional accountability of dietitians requires all dietitians to provide proof of insurance before the commencement of active practice, in the amount of and type approved by the Board.

It is in the public interest for dietitians 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 dietitians in the performance of professional services.

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

## POLICY

The NSCDN requires all dietitians to hold individual professional liability insurance in the minimum single-occurrence amount of \$5,000,000 before engaging in dietetic practice. The insurance policy must include legal expense endorsement insurance and must provide coverage for claims arising from services rendered during the period of coverage. The insurance policy must comply with one of the following options:

1. **Occurrence Policy:** An occurrence-based professional liability insurance policy that covers any claim for incidents that occur during the policy period, regardless of when the claim is filed.
2. **Claims-Made Policy with Extended Reporting Period (ERP):** A claims-made professional liability insurance policy that includes an extended reporting period (ERP) of at least two (2) years. This ERP must provide coverage for claims reported within two years after the end of the policy period. If the insurer does not offer the ERP at the commencement of the policy, it shall be the registrant's responsibility to secure the ERP at the time of policy termination. The NSCDN requires proof of insurance prior to issuing or renewing a license.

## PROCEDURE

1. A dietitian must hold the required professional liability insurance in the specified coverage and amount before engaging in paid or volunteer dietetic practice.
2. Registrants must maintain continuous individual insurance in their own name. Practice specific or employer insurance is not acceptable.
3. Dietitians must submit proof of liability insurance to NSCDN in the amount specified in the policy above. Dietitians must upload proof of insurance to the NSCDN registrant portal. Proof of insurance is required prior to issuing or renewing of an active practice licence. 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 NSCDN.
4. All costs associated with obtaining and maintaining and providing proof of insurance is the registrant's responsibility.
5. Practising dietetics without insurance is a violation of the Dietitians Act and Dietetic Regulations and may result in disciplinary and legal action. Dietitians must keep their insurance information up to date in their registration profile. The NSCDN will conduct regular insurance audits. If insurance documentation in a dietitian's registration profile indicates an insurance policy is out of date, the dietitian will be notified, and an insurance lapse fee that is equivalent to 50% of the licensing fee will be applied. If the dietitian fails to upload proof of insurance within three business days, the dietitian's license will be suspended, and their employer will be notified.