



## COLLEGE OF DENTURISTS OF ONTARIO

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<b>TYPE</b>	<b>Registration</b>
<b>NAME</b>	<b>Professional Liability Insurance Policy</b>
<b>DATE APPROVED BY COUNCIL</b>	<b>December 12, 2014</b>
<b>REVISED DATES</b>	

### INTENT

The Act requires that all members who are engaged in the practice of a health profession to be insured under a professional liability insurance policy. Professional liability insurance serves the public interest and protects the Denturist. This policy sets out the requirements for Denturists to obtain, and provide proof of, professional liability insurance in order to be permitted to provide denturist services in the province of Ontario.

### THE POLICY

The College requires that members provide proof of professional liability insurance coverage, as specified in the by-laws. In absence of professional liability insurance at the time of registration, the applicant can sign an Undertaking to confirm that proof of coverage will be obtained within 10 days of being registered.

Through this Undertaking the applicant agrees to arrange for professional liability insurance within 10 days of registration. The applicant also agrees that once registered, denturist services will not be provided in Ontario until professional liability insurance has been secured, **and** evidence of coverage has been provided to the College. Evidence of coverage includes a copy of the insurance carrier's certificate with the Denturist's name, policy number, effective dates of coverage and details of coverage. This must be submitted to the College within 10 days of registration.

The College does not offer or endorse any particular professional liability insurer. Members may obtain their liability insurance from any source, including their employer, a professional association, or directly from an insurance company.

### RELATED LEGISLATION AND DOCUMENTS

Registration Guide  
 Registration Undertaking Form  
 RHPA (the Code)  
 Section 13.1 of the Code

Section 32, by-law under the Denturism Act, 1991

32.01 Subject to article 32.02, all Members, other than those who have notified the Registrar in writing that they are not practising the profession in Ontario and are not practising the profession in Ontario, shall carry professional liability insurance that has the following

characteristics:

- (i) a minimum coverage amount of \$1 million per claim;
- (ii) a deductible of no more than \$1,000 per occurrence; and
- (iii) from an insurance provider who is licensed as an insurer with the Financial Services Commission whose coverage complies with the insurance requirements specified by these by-Laws.

### 32.02 Enduring (Tail) Insurance

Members required to carry professional liability insurance shall have, as a part of their policy, enduring (tail) insurance coverage for at least three (3) years after their policy ends.

## **PROCESS AND PROCEDURES**

1. The applicant must complete information regarding professional liability insurance coverage as part of the application for registration.
2. Applicants who do not have insurance at time of registration can provide a signed Undertaking declaring that coverage will be obtained and proof thereof will be provided within 10 days. This undertaking can be found on the College website with other registration forms.
3. If an applicant does not provide insurance at time of registration, within 10 days of being registered the member must send evidence of coverage to the College and ensure with registration staff that evidence is received.
4. Evidence of coverage includes a copy of the insurance carrier's certificate with the Denturist's name, policy number, effective dates of coverage and details of coverage. The member must carry professional liability insurance with the specifics set out in section 32.01 of the by-law under the Denturism Act, 1991.
5. The member must maintain professional liability insurance at all times. The member must provide proof of coverage, on an annual basis, at the time of renewal of their certificate of registration. However, if coverage changes throughout the year, the member has an ongoing obligation to report any changes in coverage to the Registrar at any time.
6. If the Registrar becomes aware that the member no longer maintains professional liability insurance in the amount and in the form required under the by-law, the Registrar may immediately suspend the member's Certificate of Registration.

## **DEFINITIONS**

"Act" means the Denturism Act, 1991 and includes the regulations made under it;

"Applicant" means a person who has applied for a certificate of registration with the College;

"Code" means the Health Professions Procedural Code, being Schedule 2 to the Regulated Health Professions Act, 1991;

"Member" means a person registered with the College;