



**College of Alberta  
Dental Assistants**

## **Registration Policy 010**

Professional liability insurance

# REG-POL-010 Professional liability insurance

**Legislative authority:** This policy is established under sections 3, 6, 9, 40, 43, and 45 of the *Health Professions Act*; sections 3 to 5 of the *Dental Assistants Profession Regulation*; section 7 of the *Health Professions Restricted Activity Regulation*; sections 3 to 9 of the *Fair Registration Practices Act*; and the *Labour Mobility Act*. It guides Council and the Registrar and Chief Executive Officer (or delegate) in ensuring all regulated members maintain professional liability insurance coverage that supports public protection and effective risk management consistent with legislative and ethical obligations.

## 1.0 Purpose

This policy establishes the governance framework for professional liability insurance requirements for regulated members of the College of Alberta Dental Assistants. It confirms that oversight of insurance coverage is administered in accordance with legislation and is transparent, objective, impartial, and procedurally fair.

This policy ensures the College meets its legislative obligation to confirm that regulated members maintain adequate and continuous insurance coverage to protect and serve the public interest. It supports compliance with the *Health Professions Act* and *Dental Assistants Profession Regulation* and reinforces the College's accountability for fair and consistent risk management oversight.

## 2.0 Scope

This policy governs all professional liability insurance requirements for regulated members under the *Health Professions Act* and *Dental Assistants Profession Regulation*.

It applies to Council, the Registrar and Chief Executive Officer (or delegate), the Registration Committee, and College staff involved in registration, renewal, or verification of insurance compliance. It also applies to all applicants and regulated members who are required to maintain continuous professional liability insurance as a condition of holding a valid practice permit.

Following assessment under this policy, the College, through the Registrar and Chief Executive Officer (or delegate), may:

1. **approve** the regulated member's compliance with professional liability insurance requirements; or
2. **defer** a decision pending submission of updated, corrected, or additional proof of coverage to verify compliance; or
3. **take action** in accordance with Part 4 (Registration) of the *Health Professions Act*, including suspension or cancellation under section 45 or referral under section 57, where the regulated member fails to maintain or provide proof of the required coverage.

This policy operates in alignment with the foundational requirements described in REG-POL-001 General Registration.

## 3.0 Principles

The College applies the following principles to ensure insurance oversight is consistent, fair, and defensible:

1. **Public protection** is maintained by ensuring all regulated members hold valid, continuous professional liability insurance that provides adequate financial coverage for claims arising from professional practice.
2. **Legislative consistency** is upheld by aligning requirements with the *Health Professions Act*, *Dental Assistants Profession Regulation*, and *Fair Registration Practices Act*.
3. **Accountability** is maintained as Council sets policy and standards, and the Registrar and Chief Executive Officer (or delegate) applies them consistently and records decisions transparently.
4. **Transparency and fairness** are embedded throughout to ensure oversight and decisions are objective, impartial, and procedurally fair.
5. **Strategic alignment** ensures insurance oversight supports the College's Strategic Plan, reinforcing the College's mandate to protect and serve the public interest.
6. **Continuous competence and ethical responsibility** ensure regulated members understand and meet insurance obligations as part of professional accountability.

## 4.0 Professional liability insurance requirements

Oversight and related decisions are conducted in accordance with this policy and applicable legislation. All decisions are transparent, objective, impartial, and procedurally fair.

Professional liability insurance requirements are established under the *Health Professions Act* and *Dental Assistants Profession Regulation* and are administered by the Registrar and Chief Executive Officer (or delegate) in accordance with this policy. All decisions and reviews are evidence-informed, transparent, objective, impartial, and procedurally fair.

Applicants must provide acceptable evidence of insurance in the form prescribed by the College. All related expenses are the responsibility of the applicant. Documents not issued in English must be accompanied by certified English translations at the applicant's expense.

### 4.1 Coverage requirements

1. Regulated members must maintain professional liability insurance that meets the minimum standards established by Council and set out in Bylaws. Coverage must be continuous, occurrence-based, and adequate to provide financial protection for claims arising from professional activities performed in the capacity of a dental assistant.
2. Regulated members are responsible for obtaining, maintaining, and renewing their own coverage at their expense and must ensure that the policy always remains valid while holding a practice permit.

### 4.2 Proof of insurance

1. Regulated members must provide satisfactory evidence of professional liability insurance at initial registration, at each annual renewal, and upon written request by the Registrar and Chief Executive Officer (or delegate).

2. Acceptable forms of evidence and timelines for submission are defined in College procedures approved by the Registrar and Chief Executive Officer (or delegate).

### 4.3 Review and determination

Information obtained through insurance verification is reviewed for completeness, accuracy, and compliance with this policy. Where proof of insurance is incomplete, inconsistent, or not received within required timelines, the Registrar and Chief Executive Officer (or delegate) may request additional information or refer the matter to the Registration Committee for review if necessary.

Decisions are made using a risk-based and proportionate approach that aligns with the College's public protection mandate and the *Fair Registration Practices Act*.

### 4.4 Decisions and communication

1. The Registrar and Chief Executive Officer (or delegate) issues insurance compliance decisions in accordance with this policy and applicable legislation. Decisions are evidence-informed, transparent, objective, impartial, and procedurally fair in compliance with the *Fair Registration Practices Act*.
2. All decisions are communicated in writing with reasons and, where applicable, include information on review or appeal rights. Published timelines for acknowledgment, completeness checks, and decisions apply as set out in the *Fair Registration Practices Act*, and all decisions must be transparent, objective, impartial, and procedurally fair.
3. The College maintains a record of all decisions to support accountability, transparency, and compliance reporting.

Operational procedures are outlined in REG-PRC-010 Professional Liability Insurance Procedure.

## 5.0 Expected outcomes

1. **Public protection** is maintained through continuous oversight of professional liability insurance coverage and verification of member compliance.
2. **Regulated members** maintain valid, adequate, and current insurance that meets minimum coverage standards.
3. **Registration and renewal decisions** are timely, consistent, and compliant with the *Fair Registration Practices Act*.
4. **This policy supports the Strategic Plan** and fulfills the College's legislative obligations under the *Health Professions Act* and *Dental Assistants Profession Regulation*.

This policy is reviewed annually, or sooner if required by legislative, regulatory, or strategic change, by the Registrar and Chief Executive Officer (or delegate) to confirm continued alignment with legislation, Council policy, and evolving standards of regulatory practice.

## 6.0 Related legislation and references

### Legislation and regulation

*Health Professions Act*, sections 3, 6, 9, 40, 43, and 45

*Dental Assistants Profession Regulation (Alberta Regulation 252/2005)*, sections 3 to 5

*Health Professions Restricted Activity Regulation (Alberta Regulation 22/2023)*, section 7

*Fair Registration Practices Act*, sections 3 to 9

*Labour Mobility Act*

### College authority and governance

Bylaws of the College of Alberta Dental Assistants (2023), sections 3 and 11

Standards of Practice (2023) of the College of Alberta Dental Assistants, including Direction and Supervision requirements for restricted activities

Code of Ethics (2020) of the College of Alberta Dental Assistants

Strategic Plan (2025–30) Leading with Vision, Ensuring Public Trust

Governance Policy on Council and Registrar and Chief Executive Officer (or delegate) Relationship (2024)

Registration Committee Terms of Reference (2024)

### Related College policies

REG-POL-001 General Registration

REG-POL-002 Provisional Registration

REG-POL-003 Courtesy Registration

REG-POL-004 Practice Permit Renewal

REG-POL-005 Practice Permit Reinstatement

REG-POL-008 Registration Decisions, Reviews and Timelines

REG-POL-009 Good Character, Reputation and Criminal Record Check

REG-POL-011 Current Practice

REG-POL-013 Cancellation of Registration and Practice Permit

## 7.0 Definitions

1. **College of Alberta Dental Assistants:** the regulatory body established under the *Health Professions Act*, responsible for governing the practice of dental assisting in Alberta to protect and serve the public interest. For the purposes of policies, the term “College” refers to the College of Alberta Dental Assistants.
2. **Professional liability insurance:** insurance coverage that provides financial protection against claims or actions arising from professional services performed by a dental assistant, including errors, omissions, or negligence.

3. **Occurrence-based policy:** a policy that provides coverage for claims arising from incidents that occurred during the period the policy was in effect, regardless of when the claim is reported.

## 8.0 Document information

Policy type	Registration			
Policy owner	Registrar and Chief Executive Officer (or delegate) of the College of Alberta Dental Assistants			
Approved by	Council of the College of Alberta Dental Assistants			
Approval date	November 22, 2025			
Effective date	January 1, 2026			
Review schedule	Annually or sooner if required by legislative, regulatory, or strategic change.			
Approval history	Version	Date	Council Motion #	Summary of Revision
Related documents	REG-POL-001 General Registration REG-POL-002 Provisional Registration REG-POL-003 Courtesy Registration REG-POL-004 Practice Permit Renewal REG-POL-005 Practice Permit Reinstatement REG-POL-008 Registration Decisions, Reviews and Timelines REG-POL-009 Good Character, Reputation and Criminal Record Check REG-POL-011 Current Practice REG-POL-013 Cancellation of Registration and Practice Permit Standards of Practice (2023) Code of Ethics (2020) Strategic Plan (2025-30) Leading with Vision, Ensuring Public Trust			