Provincial Dental Board of Nova Scotia

Policy on Professional Liability Insurance (PLI) for Dental Assistants

Effective May 1, 2025, all licensed dental assistants in Nova Scotia will be required to have professional liability insurance (PLI) or another form of malpractice coverage or liability protection.[1]

Verification of PLI will need to be uploaded:

- at the time of initial application for registration and licensure, and
- during the annual licence renewal process.

Criteria for a Dental Assisting PLI Policy:

The policy must offer a minimum coverage of:

- **$2 million per occurrence, and**
- **$3 million aggregate (i.e., during the 12-month term of the policy)**

The policy must be specific to dental assisting.

The policy must be OCCURRENCE-BASED.
This means that you are covered for events that occur while you are licensed and insured, even if you are not licensed and insured when the claim is made.

The PDBNS will host a webinar on **March 19, 2025** with representatives from Prolink to provide information and answer questions about PLI for dental assistants. (Attendees will receive 1 credit hour of continuing education in Category 3.) Details and a Zoom link will follow.

How can I get PLI coverage? How much will it cost?

[1] This requirement was passed in a motion by the PDBNS Board on January 31, 2025 and reflects requirements under the *Regulations Respecting Dentistry and Dental Assisting* (yet to be approved by Cabinet).

Dental assistants may pick any PLI option that meets the requirements of this policy. However, here are 2 commonly used options for dental assistants in Canada.

Direct-Purchase Option

All dental assistants are free to purchase PLI directly through Prolink.

Prolink is creating a webpage for NS dental assistants. We will share a link when the page is live by early March 2025.

Cost:

$81 for the 12-month term.

Note: The cost is the same regardless of at what point in the term the plan is purchased.

Term of Policy:

The term of the Prolink direct-purchase policy runs from May 1 to April 30 (to align with our licensing year).

If you choose the "direct-purchase" option through Prolink, your policy will expire on April 30, 2026.

Before that date, you will need to renew your policy effective May 1, 2026 and submit proof with your spring 2026 license renewal.

Purchase through CDAA

NSDAA members can purchase the same Prolink policy through the CDAA website.

Cost:

$19.50 for the 12-month term (in addition to the NSDAA membership fee).

Note: The cost is the same regardless of at what point in the term the plan is purchased.

Term of Policy:

The term of the 2025-26 policy through the CDAA runs from February 1 to January 31.

For the 2026 policy renewal, the hope is that Prolink and the CDAA will create a 15-month term from February 1, 2026 to April 30, 2027. Then, from May 1, 2027 onwards, the term will be 12 months from May 1 to April 30 to align with our licensing year for dental assistants.

If you purchase your policy through the CDAA, it will expire on January 30, 2026.

Before that date, you will need to renew your policy effective February 1, 2026 and submit verification to our office by January 30, 2026 to remain licensed on February 1, 2026.