NLCHP | NEWFOUNDLAND AND LABRADOR COUNCIL OF HEALTH PROFESSIONALS

Policy: Professional Liability Insurance

Category:	Registration	Date Established	July 2012
Approved by:	NLCHP Council	Revised Date:	October 2026

Purpose: The *Health Professions Act* (the Act) requires health professionals regulated under the Act to maintain a professional liability insurance policy (PLI). The exception is an applicant applying for registration with a non – practicing status.

Definitions: NA

Policy: A Registrant with an Active registration status must maintain PLI with a minimum in coverage as set by Council:

- Speech Language Pathologist and Audiologist: $2,000,000
- Medical Laboratory Technologist (MLT): $2,000,000
- Respiratory Therapist: $2,000,000
- Dental Hygienist: $ 1,000, 000
- Acupuncturist: $ 1,000, 000
- Midwives: $ 15, 000, 000
- Medical Radiation Technologist: $5,000,000

Initial and renewal applications require proof of current PLI. Applications will not be processed until documentation of PLI is provided.

Registrants must maintain the required PLI for the full registration year. If the policy expires prior to the end of the registration year, the Registrant must provide documentation of a new policy, prior to expiration of current policy.

If the PLI expires during the registration year, and proof of an updated PLI has not been provided to NLCHP prior to the expiry date, NLCHP will change the Registrant's status to inactive, remove the Registrant from the list of registered health professionals and notify the Registrant.