

## **Professional Liability Insurance Q & A**

### **Q. Why won't the NSCDN accept employer professional liability insurance beyond March 31, 2025?**

**A.** Many regulatory bodies consider employer-provided professional liability insurance unacceptable for several reasons:

- Employer policies often do not cover dietitians during a complaint or investigation process initiated by the regulatory body.
- If a dietitian leaves their job before a practice-related complaint is filed, they may find that their previous actions are not covered by the employer's insurance, as they are no longer an employee.
- It is recognized that the public's best interest is safeguarded when professional liability insurance is held in the registrant's own name.

### **Q. Why is there an extended reporting requirement (ERP)?**

**A.** An Extended Reporting Period (ERP) is included in the Liability Insurance Policy because:

- It allows claims to be reported after the policy has expired, as long as the incident occurred while the policy was active.
- In professions like dietetics, legal claims or allegations of negligence may surface long after services are provided. If the policy has expired and no ERP is in place, the dietitian would lack coverage for those claims.
- The ERP ensures that even after a dietitian retires, changes careers, or switches insurance providers, they remain protected against claims related to past services, preventing coverage gaps.

### **Q. Where will I obtain professional liability insurance to meet this new requirement?**

**A.** The Professional Liability Insurance page on the College website lists insurance options that comply with the Professional Liability Insurance Policy. Please note that any other policy meeting all the requirements of the NSCDN Liability Insurance Policy is also acceptable.