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Liability Protection Requirements

Section:	Registration		
Applicable Legislation:	Sections 19(3)(e), 25(1)(c) and 39(1)(f) of the Medical Act Regulations		
Approved by: Registration Policy Committee Executive Committee	Approval Date: June 20, 2024 July 22, 2024	Reviewer: Deputy Registrar	Review Date: June 2027

PREAMBLE

The purpose and duties of the College of Physicians and Surgeons of Nova Scotia (the College) are:

- 1. To serve and protect the public interest in the practice of medicine, and
- 2. To preserve the integrity of medical professions and maintain confidence of the public and the professions in the ability of the College to regulate the practice of medicine.

The Medical Act Regulations¹ require all registrants must have medical liability protection, malpractice insurance or other form of indemnity (liability protection) in the manner and amount required by the Registrar.

PURPOSE

This policy describes the liability protection requirements for all licence types.

SCOPE

This policy applies to all new applicants and all currently licensed registrants in Nova Scotia.

POLICY

All registrants in Nova Scotia are required to have and maintain liability protection at all times as follows:

Registrant	Requirements	
Physician (including associate physicians)	 Appropriate category of membership with the Canadian Medical Protective Association (CMPA)², OR A policy of professional liability insurance that provides coverage of at least \$10 million issued by a company licensed to carry on business in the province of Nova Scotia, OR Equivalent personal liability coverage through my employer. 	
Physician Assistant	 Appropriate liability protection through the Physician Assistant Certification Council of Canada (PACCC)³ of at least \$10 million, OR A policy of professional liability insurance that provides coverage of at least \$10 million issued by a company licensed to carry on business in the province of Nova Scotia, OR Equivalent personal liability coverage through my employer. 	
Podiatrist	 A policy of professional liability insurance that provides coverage of at least \$1 million issued by a company licensed to carry on business in the province of Nova Scotia, OR Equivalent personal liability coverage through my employer. 	

Licensure Without Valid Insurance

Registrants who wish to discontinue their liability protection while maintaining their licence must first contact the College before ending their coverage.

The Registrar will consider exceptions for liability protection on a case-by-case basis.

Resources:

- 1. Medical Act Regulations
- 2. Canadian Medical Protective Association
- 3. Physician Assistant Certification Council of Canada