



SP-R002
Professional Liability Insurance Standard
Approved Date: effective May 27, 2026
Amended: n/a
Next Review Date: 2029

This standard replaces the previous NSCC Professional Liability Insurance Requirement (2026) upon migration to the Regulated Health Professions Act.

Note to Readers: *In the event of any inconsistency between this document and the legislation that governs chiropractic and naturopathic practice in Nova Scotia, the legislation prevails.*

1. INTRODUCTION

The Nova Scotia Chiropractic and Naturopathic Regulator (**NSCNR**) is the regulatory authority for the practice of chiropractic and naturopathy in the Province of Nova Scotia. The NSCNR serves and protects the public interest to advance ethical and competent chiropractic and naturopathic care in Nova Scotia.

2. APPLICATION AND ADMINISTRATION

This Standard of Practice shall apply to all chiropractors and naturopathic doctors registered with the NSCNR (the “**Registrant**” or collectively the “**Registrants**”).

The administration and application of this Standard of Practice shall be the responsibility of Registrar of the NSCNR. Should the NSCNR become aware of any alleged breach or noncompliance with this Standard of Practice, it may take any action it considers appropriate, including but not limited to:

- a. contacting a Registrant to request the immediate remedy of any suspected breach or non-compliance; and
- b. filing a formal complaint under the *Regulated Health Professions Act* regarding the suspected breach or non-compliance.
- c. Immediate suspension of licensure with lapsed insurance protection.

3. OBJECTIVES

The objectives of this Standard of Practice are to uphold public interest and safety by establishing minimum standards for professional liability insurance protection for all licensed chiropractors and naturopathic registrants in Nova Scotia

4. DEFINITIONS

There are no additional definitions applied to this standard.

5. STANDARDS OF PRACTICE

- a. Nova Scotia Chiropractic and Naturopathic Regulator requires all actively licensed registrants to maintain current professional liability coverage or malpractice protection at all times.

- b. All actively licensed Doctor of Chiropractic registrants are required to maintain a minimum professional liability protection or malpractice insurance coverage of five million dollars (\$5,000,000.00) per year and five million dollars (\$5,000,000.00) per incident or Board-approved equivalent protection limits offered by the Canadian Chiropractic Protective Association (CCPA).
- c. All actively licensed Doctor of Chiropractic registrants holding an Additional Practice Permit in Animal Chiropractic are required to maintain a minimum coverage of 1 million dollars related to animal care.
- d. All actively licensed Naturopathic Doctor registrants are required to maintain a minimum professional liability protection or malpractice insurance coverage of 3 million dollars.
- e. All actively licensed Naturopathic Doctor registrants holding any Additional Practice Permit(s) are required to maintain a minimum professional liability protection or malpractice insurance coverage of 5 million dollars.
- f. Coverage policies must include any additional services provided under an NSCNR-issued Reserved Practice Permit, where applicable, and be current at all times while holding the Permit.
- g. Proof of current insurance or professional liability protection is to be maintained in the registrant portal by the registrant at least annually upon license renewal or when changes are made to coverage.
- h. Registrants must forward any change in status with respect to professional liability insurance or protection to the Registrar's office immediately upon notification of same.

6. EXEMPTIONS

There are no applicable exemptions to this Standard of Practice.

7. RESTRICTIONS

There are no applicable restrictions to this Standard of Practice.

8. LEGISLATIVE CONTEXT

[Regulated Health Professions Act \(2023\)](#)
[Regulated Health Professions General Regulations](#)



Regulations Respecting Chiropractic and Naturopathy
Nova Scotia Chiropractic and Naturopathic Regulator Bylaws

10. ADDITIONAL RELEVANT STANDARDS OF PRACTICE:

Registrants are advised that all NSCNR Standards of Practice apply, including but not limited to, specific application of:

- Patient Record Management
- Informed Consent
- All Reserved Practice Permits