



CNA HealthPro

FAQs – Hygienist Liability

Q. Does my dental hygienist need her own professional liability policy? Does my PPP policy cover me for the actions of a hygienist working in my office?

A. Whether hygienists need their own liability policy depends on their employment status. The Professional Protector Plan (PPP) specifically covers “any of your employees other than a dentist, but only while acting within the scope of their duties as such.” The employee coverage includes hygienists.

Increasingly, though, hygienists aren't directly employed by dentists. Hygienists who work on a contract basis for dentists are not covered as individuals by the PPP and should purchase their own liability insurance.

However, insured dentists are themselves covered for damages relating to dental incidents caused by anyone for whom the dentist is legally responsible. CNA insureds are protected for the vicarious liability arising from the work of hygienists working in their offices, whether or not the hygienists are employees.

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