

Dentist Pro Protect®

Due to the indemnity offerings by the DPL, DDU and MDDUS all being slightly unique, we have tried to compare the key areas* of cover below with that of the Dentist ProProtect policy, provided by CFC Underwriting.

Dentist ProProtect Insurer cover features (CFC)	CFC	DPL / DDU / MDDUS
Dental Malpractice cover for Clinical Negligence claims up to £5,000,000 (can be increased to £10,000,000)	✓	Discretionary
Defence Costs in respect of GDC complaints and disciplinary hearings	✓	Discretionary
Nil excess option	✓	✓
Worldwide Good Samaritan Acts	✓	Discretionary
Run Off cover in the event of death, disablement and permanent retirement for 15 years	✓	Discretionary
Professional Indemnity Cover for Dental Legal reports, evaluating healthcare professionals and Clinical Support work	✓	Discretionary
The cost of a public relations firm to protect your professional reputation	✓	Discretionary
Defamation cover for liability arising out of any dental legal report written by you	✓	✓
24 Hour Dental Legal Helpline	✓	✓
Legal defence costs: <ul style="list-style-type: none"> - to defend clinical negligence allegations - for GDC complaints or disciplinary hearings from NHS and private work - for inquests - for criminal proceedings, including sexual misconduct and PACE interviews - for tax investigations, contractual disputes, health and safety at work and property disputes - for regulatory investigations stemming from security breaches 	✓	Discretionary
Insurers and broker regulated by FCA, supported by Financial Services Compensation Scheme, access to Financial Ombudsman.	✓	✗
Cyber liability cover for cyber events, security breaches, identity theft, breach of data and any financial loss as a direct result	✓	✗
Individual bespoke underwriting specifically tailored to activities and procedures	✓	✗
Independent, impartial and expert advice for individual circumstances that legally require the advisor to treat consultants	✓	✗

*The comparison shown is based upon our understanding of the benefits provided by the main defence organisations and are as such are liable to change by these organisations. We take no responsibility for errors due to these changes.

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Claims Made vs Occurrence

The key difference in the type of cover offered between CFC and the Dental Defence Organisations is that the insurance contract offered by CFC is on a 'claims made' basis and the mutual membership offered by the defence organisations is on a discretionary 'occurrence' basis.

The claims made policy responds to claims made against the insured and notified during the period of insurance in force at the time of notification. Using a retroactive date allows each new policy period to cover the work carried out back to the retroactive date of the policy, which is when you first took out a 'claims made' policy. This method allows the policy to keep up with changes that may occur.

The occurrence cover works by covering you for claims that may arise from the period when you had cover with them, regardless of when they are notified. There are differences in cover, but really relate to whom you would notify a claim and clearly in the current environment a contractual policy rather than a discretionary cover is more preferable.

Switching out from DDO coverage to insurance is very simple as the policy will commence with a retroactive date of inception, providing a seamless move. Where a previous insurance policy was held then the retroactive date is maintained by the new policy offering seamless coverage.

Applications

One of the main differences between CFC and the DDO's is the approach to each individual dentist. CFC look at each individual dentist and ask what you do, how often, patient profile, income generated among other questions to get a true individual picture of the dentist and charge a bespoke premium. This approach, from our experience, offers the dentist a fairer and more accurate premium, rewarding good practice and procedures.