

# Policy Summary

## Dental Indemnity Insurance: Claims Occurrence



*This document provides key information about the dental indemnity insurance provided by All Med Pro. It does not contain the full terms and conditions of the insurance cover and does not constitute your insurance contract.*

## Significant Features & Benefits

As a leading insurance provider to dental professionals in the UK, **All Med Pro** provide some of the broadest covers available. Our schedules, certificates and policy wordings are in plain English and are clear ensuring you know exactly what is and, as importantly, what is not covered.



Policy cover is provided on an occurrence basis which means it will cover incidents occurring during the period of insurance irrespective of whether the policy is still in force when a claim is made.



Policy cover is provided for bodily injury, mental injury, illness, disease or death and financial loss arising from your professional activities.



We will work on your behalf, by providing proactive support and mitigation measures, to reduce the cost of a claim including any potential compensation awards.



Our policy will indemnify you for both the legal defence costs as well as compensation awards.

# How All Med Pro Compares

At All Med Pro, we pride ourselves on our dedication to exceptional customer service, tailored cover options, and an in-depth understanding of the dental industry. We strive to provide personalised solutions that meet the unique needs of dental professionals, setting us apart from the competition.

	All Med Pro	Other Insurance Providers	MDOs
Contract Certain Cover	✓	✓	✗
Claims Occurrence	✓	✗	✓
Dento-Legal Advisors	✓	✗	✓
Directly FCA Regulated	✓	✓	✗
Risk Management Support	✓	✗	✓

## Other Important Features

### Limit of Indemnity

Cover is provided for medical professional indemnity with a limit of up to £10,000,000. The limit of indemnity is in the aggregate, which means that the limit of indemnity applies to all claims in any policy period, including defence costs:

### Your Cover

Cover is provided following an allegation of clinical negligence against you including those arising from any dishonesty, fraudulent, malicious or criminal act or omission of any of your employees as specified in the certificate. Cover is in place for reasonable costs and expenses for the restoration or replacement of any lost documents.

### Good Samaritan Act

Cover is in place for any claims made by a third party arising from you rendering or failing to render medical treatment, first aid or assistance at the scene of a medical emergency, accident or disaster.

### Additional Dento-Legal Support

Cover is in place for the costs of representing you before any investigation, inquiry or disciplinary proceedings up to £100,000 in the policy period. This cover is in respect of GDC or PCT disciplinary investigations and hearings, Contract Disputes, Employment Disputes, Reputation Protection, Criminal Prosecutions, Tax Advice and Counselling Helpline. Cover is provided via a separate Insurance policy which is underwritten by ARAG Plc.

## Significant or Unusual Exclusions & Limitations

- Any type of work you undertake which has not been declared to and accepted by us will not be covered.
- Any claims, circumstances or shortcomings which you have not declared in your work in your work which you know about or ought reasonably to have known about prior to inception of the policy will not be covered.
- Any claims arising from an incident that occurred prior to the inception of the policy will not be covered.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

## Requirements on you

The policy cover provided, and the premium payable is specifically based on the information that you have disclosed to us and all this information will form the basis of your contract of insurance.

If you become aware that the information you have given to us is inaccurate or incomplete or you have any particular concerns about any of the information you have provided or should provide, before or after the start date of this insurance as shown in the period of insurance, then you must advise us to ensure the services and cover provided by your policy are unaffected. This is important at the inception and renewal of the policy, but it also applies throughout the lifecycle of the policy.

It is important to remember failure to disclose all material circumstances and complete information relating to your activities could invalidate the policy and subsequent claims may be repudiated.

**It is imperative that you fully read and check all insurance documents to ensure that you fully understand the cover, limits, terms and conditions that apply.**

**Ensure you are fully aware of all the policy terms and conditions of your insurance policy as failure to comply could invalidate it.**

In the event of any claim or circumstance that may lead to a claim, you are fully aware of the claim procedures, including the immediate notification as per the policy documentation.

As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Once the policy has incepted, you must notify us immediately following you first becoming aware of any shortcoming in your work which may lead to a claim against you. You must not admit liability following a patient complaint or discovery of a shortcoming in your work or make any offer, deal or payment without our prior consent.



## Policy Length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.



## Cancellation

You may cancel this policy at any time during the period of insurance by giving **30 days' written notice**. We may cancel this policy by giving 30 days' written notice to you of such cancellation. In both cases, we will return to you the amount of the premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim has been made or notified prior to your request to cancel this policy, any return of premium shall be wholly at our discretion and we will be under no obligation to return any of the premium paid to you.



## The Claims Service

If you suffer a loss and need to make a claim you should contact All Med Pro directly on **0203 757 6950**. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss. It is when you make a claim that you really find out how good your insurer is, and we are confident that you will not find a better service in the UK. All Med Pro prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.



## Any Questions? Any Complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to All Med Pro in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our team on:

**All Med Pro, Unit 5, Stanton Court, Stirling Road, Swindon SN3 4YH**  
or by telephone on **0203 757 6950**  
or by email at [info@allmed.co.uk](mailto:info@allmed.co.uk)

Our team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).