Product: Dentists' Professional Liability Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?
Dentists' Professional Liability insurance provides cover for your legal liability for injury to third parties arising from your provision of dental treatment services.

What is insured?
- Cover is provided on an occurred basis.
- Legal Liability in respect of injury caused to a person by your provision of dental services including injury sustained through your oral or written communications.
- Legal Liability in respect of injury caused to a person by a product that you have provided in support of dental treatments.
- The agreed Legal Costs of defending a claim.
- Includes dental services provided when helping out in an emergency or when supporting charitable works.
- Legal Expenses incurred in defending an action brought by your professional regulatory body.
- Legal Expenses incurred in an HMRC taxation enquiry into your personal tax affairs.
- Support for managing communications with the media in the event of a crisis.

What is not insured?
- Injury that has occurred as a result of dental services provided that precede the date the policy cover commenced.
- Injury arising from the provision of treatment involving oral and maxillofacial surgery requiring registration with the General Medical Council.
- Injury caused to your employees.
- Legal expenses arising out of matters that precede the date the policy cover commenced.
- Fines or Penalties.

Are there any restrictions on cover?
- Cover is not provided for:
  i) Injury that is caused to persons as a result of your ownership or occupation of a premises for the purposes of providing dental treatments.
  ii) Damage to Property owned by you.
  iii) Legal expenses costs incurred without our prior consent.
Where am I covered?

- Whilst providing dental treatment at premises anywhere in the United Kingdom.
- When using your expertise to intercede as a good samaritan in an incident away from your normal premises.
- Anywhere in the world other than North America whilst undertaking dental services for a charity.

What are my obligations?

- You must notify the details of any potential claim as soon as you are made aware that an Injury has been alleged.
- You will take reasonable precautions to prevent any circumstances or cease any activity which would increase liability in respect of any Injury.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address and contact details.
- You must advise us of any changes to the activities that you undertake and which are described on your policy documents.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must comply with all the conditions set out in the policy.

When and how do I pay?

The premium should be paid to the British Dental Association in accordance with the instructions and timescales that they have provided with your premium invoice.

When does the cover start and end?

The inception date of the cover will be shown on the policy schedule and will be no earlier than the date on which you accept the offer of cover provided.

Cover is then in place for a period of 12 months.

How do I cancel the contract?

You can cancel the policy by contacting the British Dental Association in writing or by email or telephone. Full contact details as follows:

Email: indemnity@bda.org
Post: 64 Wimpole Street, London W1G 8YS
Telephone: 020 7535 5858 between the hours of 9am and 5pm Monday to Friday.