



**\*IMPORTANT NOTE**

The GDC requires all Dental Technicians (regardless of their job title) to maintain adequate and appropriate cover. Whilst this policy covers your potential liability arising from the supervision of Process Workers it will not cover the supervision of Dental Technicians (regardless of their job title), who have not registered with the GDC and/or failed to arrange 'adequate and appropriate' cover.

**No Claims Declaration**

I hereby declare and warrant that I have never under current or previous training titles been convicted of any criminal offence (other than motoring) or have any prosecutions pending. No Insurer has ever cancelled declined or refused to renew a Policy.

I have had no claims or circumstances, which give rise to a claim under the Policy either involving negligence or any error or omission. I am not aware of any circumstances, which may give rise to a claim or Legal action being taken against me.

By signing this Form below I confirm that the above Statements and particulars are in all respects true and complete. I have disclosed all material facts. I have not suppressed or misrepresented any material facts. This means that you should not withheld or mis-represented any facts, which are likely to influence the insurers assessment and acceptance of this proposal.

You have a duty to disclose all the material facts and failure to do so could invalidate the Insurance Cover.

I agree that this Form should form the basis of the Contract with insurers and is deemed part of the Insurance Cover issued to me. I also confirm that I have read understood and agreed to the Terms of Business attached. I confirm I have received a summary of cover and have read, understood and agreed to the basis of cover.

A specimen Policy Wording is available upon request at all times and can be obtained from UK Special Risks Ltd

Signed: .....

Dated: .....

I would welcome a quotation for my Laboratory Insurance:      Yes / No    Renewal Date:.....

## **FREQUENTLY ASKED QUESTIONS**

### **What does the policy cover ?**

**The DTA scheme is 4 policies in 1.** It covers

Professional Indemnity	£ 3,000,000 limit
Public and Products Liability	£ 3,000,000 limit
Tax and VAT Investigation expenses	£ 100, 000 limit
Defence costs in disciplinary proceedings.	£ 100, 000 limit

### **How Much Does it Cost?**

The cost is £35.40 per Technician per annum – The premium includes IPT, DAS Legal Expenses and a £10 placement fee by UK Special Risks to administer the scheme.

### **What does that mean to technicians ?**

GDC registrants have personal responsibility for your actions / errors and omissions. The policy covers liability on the Technician arising from:

Products manufactured  
Shading consultations  
Advice supplied e.g to dentists for implants  
Supervision of process workers  
Advice and defence costs in GDC fitness to practice proceedings

Comparison with the alternatives available highlights that the DTA arrangement **offers possibly the widest cover in the UK**, at a competitive cost, delivered by organisations committed to the Industry.  
**This policy is not suitable for Clinical Dental Technicians.**

### **Why is this Policy Needed**

The GDC requires Registrants to make sure that they have “adequate and appropriate arrangements” in place so that patients can claim any compensation they may be entitled to.

The GDC requirements are specified under the heading Professional Indemnity. Within the Insurance Industry Professional Indemnity is designed to cover advice for a fee, design for a fee, specification for a fee and treatment.

For a manufacturing Technician we believe Professional Indemnity in isolation does not provide an adequate solution. The main risk facing a manufacturing Technician arises from injury or damage caused by the product supplied. We have written on several occasions to the GDC and other bodies outlining these views. As a result we have added Public and Products Liability Insurance to the DTA package combining Professional Indemnity with Public and Products Liability to produce we believe a market leading solution

### **What benefit does the DTA receive ? – None**

Our brief from the DTA was to provide the best package for their members. The DTA receives no commission or any other payment. The benefit it receives is simply from making available the best products at the best price possible.

### **What Limit of Indemnity do I need ?**

We believe £ 3,000,000 should be more than adequate for the work of Technicians. The GDC makes no specific requirement.

### **Do I have to have Indemnity Cover ?**

The GDC states that each registrant has a professional responsibility to evaluate and understand the risks of litigation they may face and ensure that they have appropriate arrangements in place. They state that if when judged objectively the risk of patient litigation is absolutely zero (whether currently or in the past) then professional indemnity is not required. You must be prepared to explain and justify your decision when asked to do so by the GDC. It is the responsibility of each Technician to make their own risk assessment.

In addition registered Dental Technicians can be held accountable for their actions errors and omissions by the GDC who could commence fitness to practice proceeding against the Technician. The DTA package includes advice and legal costs in preparing and presenting a defence in a disciplinary hearing. GDC fitness to practice hearings could arise due to an allegation (which may subsequently prove to be unfounded) that the Technician has contravened one of the many standards including misconduct, deficient professional performance etc

### **The benefit of buying individual cover**

The GDC enables Technicians to arrange Cover in their own right or as part of an employer policy. Sue Adams comments " the benefit for a Technician arranging Cover in their name is that the Policy is fully portable. Allowing them to maintain continuity of Cover should they change employer and move from employment to self employment or from sole trader to Limited Company etc.

### **What To Do Next**

#### **Contact UK Special Risks**

Request an Application Form and Summary of Cover from Suzanne on 01634 662916 or Lesley on 01634 662910 or e-mail [smazey@ukspecialrisks.co.uk](mailto:smazey@ukspecialrisks.co.uk).

Send your completed application form together with your cheque for £35.40 (made payable to UK Special Risks Ltd), to Mrs Suzanne Mazey at UK Special Risks, Unit 6 The Oaks Business Village, Revenge Road, Lordswood, Chatham, Kent ME5 8LF.

Alternatively, telephone Suzanne or Lesley on the above numbers for further information.