

I am a self-employed technician. Do I need to arrange Professional Indemnity in my own name?

- Yes, in order to meet the General Dental Council's requirements.

I am technician that is now employed but I have previously been self-employed. Do I need to arrange Professional Indemnity in my own name?

- Yes, you would need to arrange Professional Indemnity cover in your own name that covers your historic work. Your employer should also arrange Professional Indemnity cover in the name of the Company that you work for that covers the work you are undertaking, while under their employment.

I am a technician that is employed by a laboratory and have never previously been self-employed. All the work I have undertaken and continue to undertake is under my employer's supervision and control. I have no plans in the future to undertake any freelance work. Do I need to arrange Professional Indemnity in my own name?

- No, there is no requirement for you to arrange Professional Indemnity cover in your own name. In the event that a claimant makes an allegation of wrongful advice, specification or design the claim would be directed to your employer. Your employer is responsible for all of the professional services you provide while in their employment and working under their supervision and control

I am a Sole Trader and I employ other technicians?

- You would need a Laboratory policy with Professional Indemnity insurance to extend to cover you and claims levied at the business that protects the employees (technicians) working under your supervision.

I am a Partnerships, Can I have this policy?

- Yes, we can arrange individual Professional Indemnity for each partner or Professional Indemnity can be included under a laboratory policy also.

My Employer does not have Professional Indemnity and I am an employed technician, where do I stand?

- There is no regulatory requirement for you to arrange Professional Indemnity cover in your own name, The General Dental Council only requires you to have adequate cover in place and since you are directly employed, any claim would levied at the employer/laboratory that you work for and not directed to you. Your Employer should arrange the PI cover that covers claims made against the laboratory and protects all the Dental Technicians' that work for them. We can offer Professional Indemnity cover for companies/laboratories that covers all Dental Technicians that work for them.

My Employer already has a Laboratory with UKSR.

- We can add professional Indemnity insurance onto the existing Laboratory Insurance policy and name all the Dental Technicians that are employed under that policy so that you have adequate cover.

My Employer has a laboratory policy that is insured elsewhere.

- Your employer can add professional Indemnity insurance onto their existing Laboratory Insurance policy and name all the Dental Technicians that are employed under that policy so that you have adequate cover.

My Employer's laboratory policy does not fall due for renewal for several months.

- Your employer can add professional Indemnity insurance onto their existing Laboratory Insurance policy at any time throughout the policy period.

Since you cannot offer me Professional Indemnity in my own name, can I arrange cover elsewhere?

- No, not correctly.
- The GDC regulatory requirements state that dental technicians are required to be covered by an adequate Professional Indemnity policy. If you are directly employed by a Laboratory, have never undertaken any freelance work in the past and have no plans to undertake any freelance work in the future, you cannot be held legally liable for mistakes, errors and omissions.
- Your employer is vicariously liable for your actions while you are under their employment, supervision and control.
- Sadly, there is no regulatory requirement for the laboratory to arrange the cover, however we would strongly urge the laboratory to arrange the cover to protect them from allegations of negligence and to ensure their employees meet the GDC requirements to be adequately covered.

I am concerned that if I fall under my employers PI cover, should the GDC bring a disciplinary action against me personally, I will not be adequately protected. What should I do?

- We recommend that you arrange a legal expenses insurance policy that protects you and we are happy to provide quotations for this cover, however this does not detract from the regulatory requirement that all Dental Technicians be adequately protected by a Professional Indemnity Insurance Policy.

I have another question, not answered here, who and I talk to?

- Please contact Louisa Churchill-Cole at UK Special Risks on 01634 662940 who will be able to assist further.