

# QBE Dental Malpractice Insurance

Exclusive cover for the College of General Dental Practitioners



## Dental Malpractice Insurance

It protects your dental practice and/or clinic against claims arising from malpractice by reason of any actual or alleged negligent act, error or omission.

### What does it cover?

- defence costs and expenses
- out of court settlements
- compensatory damages awarded by the court
- coronial enquiries
- breach of confidentiality
- compensation for court attendance
- defamation
- emergency first aid
- unintentional infringement of intellectual property rights
- investigation cost
- legal liability for spouses, domestic partners, estates, heirs & legal representatives (in the event of death or incapacity)
- misleading or deceptive conduct
- loss of documents
- public relations and crisis management expenses
- vicarious liability
- joint venture
- newly created or acquired entity or subsidiary
- worldwide territorial/jurisdictional cover, excluding USA/Canada

CODE	CATEGORY	LIMIT OF INDEMNITY		
		\$1,000,000	\$2,000,000	\$3,000,000
<b>FOR INDIVIDUAL DENTIST</b>				
1A	General Dental Procedures	\$ 830	\$ 1,045	\$ 1,250
1B	Advanced Dental Procedures	\$ 960	\$ 1,200	\$ 1,450
<b>FOR DENTIST PLUS ESTABLISHMENT</b>				
2A-1	General Dental Procedures (2 to 4 dentists)	\$ 2,680	\$ 3,200	\$ 3,800
2A-2	General Dental Procedures (5 to 8 dentists)	\$ 4,700	\$ 5,800	\$ 6,900
2A-3	General Dental Procedures (9 to 10 dentists)	\$ 6,800	\$ 8,300	\$ 9,900
2B-1	Advanced Dental Procedures (2 to 4 dentists)	\$ 3,000	\$ 3,680	\$ 4,300
2B-2	Advanced Dental Procedures (5 to 8 dentists)	\$ 5,400	\$ 6,600	\$ 7,900
2B-3	Advanced Dental Procedures (9 to 10 dentists)	\$ 7,730	\$ 9,500	\$ 11,300

Deductible for Dental Malpractice for General Dental Procedures - SGD 500 for each and every claim.  
Deductible for Dental Malpractice for Advanced Dental Procedure - SGD 1,000 for each and every claim.  
For dentists who provide Specialist Dental Procedures, please contact Phillip Capital.  
The rates stated above exclude the Goods & Services Tax ("GST").

## Employment Practice Liability Insurance

It protects the practice/clinic against employment practice claims for which the practice/clinic becomes legally obligated to pay in respect of any actual or alleged breach of statutory provision, breach of common law, or other violation relating to any individual's actual or prospective employment with the company such as unfair dismissal, unlawful discrimination or sexual harassment.

### What does it cover?

- defence costs and expenses
- out of court settlements
- compensatory damages awarded by the court

CODE	CATEGORY	LIMIT OF INDEMNITY		
		\$500,000	\$750,000	\$1,000,000
EP-1	1 to 2 staff	\$ 500	\$ 750	\$ 950
EP-2	3 to 4 staff	\$ 650	\$ 850	\$ 1,150
EP-3	5 to 6 staff	\$ 750	\$ 950	\$ 1,250
EP-4	7 to 10 staff	\$ 963	\$ 1,220	\$ 1,650

Deductible for Employment Practice Liability - SGD 5,000 for each and every claim.  
The above rates for Employment Practice Liability are applicable to dental clinics whose consultation fees (excluding medical supplies) are less than SGD 750,000 per annum.  
The rates stated above exclude the Goods & Services Tax ("GST").



Delivering quality product and superior service to better serve the needs of the members of the College of General Dental Practitioners

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