

# Key Points of the Dental Malpractice Claims Framework (DMCF)



This simple guide will walk you through the recommended steps you need to take in the event of a claim or potential claim. Follow them and you will find the claims process a smoother one because it works to your maximum benefit.



In case of claim or potential claim, you should...

**NOT admit liability, negotiate or attempt to settle or make any admission.**



## WHAT to notify

### Claimant's particulars

Full Name, NRIC Number, Mobile number, Gender, Address.

### Details of claim or circumstance

- Describe as precisely as possible all facts and details.
- Provide incident report and relevant witness statements.

### Details of insured's response

Provide reasons for anticipating a claim.



## WHEN to notify

### As soon as practicable

Notice of any claim, circumstance shall be made to QBE as soon as practicable upon the Insured becoming aware thereof.



## WHOM to notify

### Appointed representative

Reporting of claims, circumstances and incidents can be made through the appointed service team representative - **Mr Patric Sum** at **6256-2985** or **sumwh@phillip.com.sg** from Phillip Capital.

# Frequently Asked Questions

## 1. Why should an Insured notify QBE of any claim (or potential claim) as soon as practicable?

Under this policy, there is a condition precedent to the right of the Insured to be indemnified that notice of any claim shall report to QBE within the stipulated time. You may find yourself in a position that a breach of this condition precedent of having your claims prejudiced or declined.

## 2. What is considered a claim?

For QBE Dental Malpractice insurance policy, a claim means:

- the receipt by the insured of any written or verbal notice of demand for compensation made against the Insured by a third party;
- Any writ, statement of claim, summons, application or other legal or arbitral process, cross-claims, counterclaim or third or similar party notice served upon the insured;
- Any investigation.

## 3. How do I make a notification?

Notification of both claims and potential claims under your Dental Malpractice insurance policy by contacting the service team representative from Phillip Capital – Mr. Patric Sum at **6256-2985** or email at **sumwh@phillip.com.sg**.

## 4. What happens after I notify?

Upon making a notification, there will be a claim reference number issued. The claims representative will contact you to provide advice and guidance throughout the entire claim process to the final resolution of the claim. It is critical that you do not admit any liability, respond to any demand, negotiate/attempt to offer any settlement, issue an apology or statement concerning a claim circumstance or incident without getting the approval from QBE. QBE will ask for your assistance and cooperation relating to the claim.

## 5. What kind of support will I get after I notify?

You will have access to obtain any advice and support from some of the QBE Claims Handlers who are legally trained and well experience on claims related issues.

## 6. Will lawyers be appointed to defend me?

Yes, where required as determine by QBE. QBE has a panel of lawyers who have substantial experience in managing dental malpractice claims.

## 7. Do I have to bear any costs during this claim process?

QBE will manage the entire claim process upon your first claim notification to a conclusion (all legal costs and compensation payments). If accepted for cover under the policy, there is a deductible under this policy which is payable by the insured in respect of any one claim with the insurer paying the balance over that amount up to the limit of indemnity. This deductible is the amount to be borne by you before QBE responds to a claim.

## 8. What is the intent of the deductible?

The imposition of a deductible will inculcate a sense of sound risk management in the provision of your service. It is also used to help in reducing the premium payable.

## 9. Will I be penalised for my claims made under this policy?

QBE will offer you the renewal terms on a yearly basis, and the premiums may be adjusted based on your claims experience.

## 10. Who do I contact for more information?

Should you have any questions concerning Dental Malpractice Claims or any other aspect of Dental Malpractice insurance, please do not hesitate to contact the service team representative **Mr. Patric Sum** at **6256-2985** or email him at **sumwh@phillip.com.sg**.