

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
FOR INDIVIDUAL DENTIST				
1A	General Dental Procedures	\$ 830	\$ 1,045	\$ 1,250
1B	Advanced Dental Procedures	\$ 960	\$ 1,200	\$ 1,450
FOR DENTIST PLUS ESTABLISHMENT				
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 the service team representative from Vanguard Total Solutions.

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

Underwritten by: QBE Insurance (Singapore) Pte Ltd

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Frequently Asked Questions

1. When was QBE Dental Malpractice Insurance scheme (DMIS) launched?

DMIS launched in Oct 2017 exclusive for members of College of General Dental Practitioners of Singapore (CGDP).

2. Why did QBE decide to launch DMIS?

In today's ever-changing dental care environment, the need for comprehensive insurance coverage is vital for dental professionals to protect their practice. CGDP is pleased to work with QBE to offer unique insurance solutions to the dental fraternity in Singapore.

3. Who can enrol in the Dental Malpractice Insurance?

Only members of CGDP can enrol in this DMIS.

4. What does DMIS cover?

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. The policy covers defence costs and expenses, out of court settlements, compensatory damages awarded by the court and coronial enquiries. You may wish to refer to the actual policy terms and conditions for the detailed features and benefits of this policy.

5. Who is covered under the DMIS?

Each Dental Malpractice plan covers the individual dentist for claims arising from dental malpractice anywhere in the world excluding USA/Canada. If you are a clinic owner, there is an option for you enroll under dentist plus establishment basis. The policy will then extend to cover your clinic, associates, locums, nurses, hygienists including your administrative employees who provide a registration service for patients.

6. What is the definition of 'Advanced Dental procedures'?

Dentist doing advanced procedures means any of the following:

- a. Fixed or removable orthodontics, in the absence of any specialist training and higher registerable qualifications in orthodontics.
- b. Placing of implants in mandible or maxilla, including sinus lifts or bone augmentation which involves the floor of the sinus, but excluding extra-oral bone harvesting.
- c. Any of these aesthetic facial procedures in the face and neck area.
 - i. Chemical or Pressurised Gas/Liquid peels
 - ii. Botulinum Toxin injection
 - iii. Dermal Fillers injection

7. Does DMIS extend to SDC Investigations and Hearing?

Yes. Protection for the costs* of dealing with any SDC complaints against you including legal representative at a Singapore Dental Council Disciplinary Tribunal hearing arising from treatment provided by dentist is included under Dental Malpractice.

**Please refer to the policy wording for further details.*

8. Will I be covered for claims that arises from dental procedures which I have performed in the past?

The retroactive date for this policy is unlimited – any claims that arises from any dental procedures which you have performed in the past will be covered under this policy, subject always to the other terms and conditions of the policy.

9. What happens when I retire or cease practice?

QBE can offer run-off cover upon request by Insured when they go into retirement or when the entity ceased to be in operation. Insured has to advise what is the period of run-off cover they are looking at. QBE can explore up to 6-7 years of run-off period. It should satisfy the time bar requirement in Singapore.

10. Who should I contact for more information or any queries on this plan?

Should you have any questions on this plan or any other aspect of insurance protection, please do not hesitate to contact the service team representative at **8769-2577** or **admin@govanguard.sg** from Vanguard Total Solutions.