

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.



WHAT to do

in the event of a claim?

Complete a Claim Form

In case of any claim, potential claim or circumstance, you should NOT admit liability, negotiate or attempt to settle or make any admission.

You need to complete a claim form so do contact the service team representative who will assist you to process your claim notification to QBE.



WHEN to notify

As soon as practicable

When you receive any threat, letter of demand, writ of summon or any notice of any claim, potential claim or circumstance during the period of insurance, you must notify QBE as soon as practicable upon you becoming aware thereof.



WHOM to notify

Appointed representative

Call the appointed service team representative at 8769-2577 or email admin@govanguard.sg from Vanguard Total Solutions.

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 any claim, potential claim or circumstance under your QBE Dental Malpractice insurance policy may be made by contacting the service team representative from Vanguard Total Solutions at 8769-2577 or email at admin@govanguard.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 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 determined 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 aspects of Dental Malpractice insurance policy, please do not hesitate to contact the service team representative from Vanguard Total Solutions at 8769-2577 or email at admin@govanguard.sg