

QBE Dental Malpractice Insurance Scheme (DMIS) Claims Notification Process

This guide will walk you through the recommended steps that you would need to take in the event of a claim or potential claim under your DMIS policy.

What to do

(in the event of a claim or potential claim)?



As an insured, it is your duty to notify QBE **as soon as practicable of any claim or potential claim**. Do contact the account handler from Vanguard Total Solutions at 6256-2985 or admin@govanguard.sg if you feel that the circumstance would reasonably lead to claim.

What NOT to do

(in the event of a claim or potential claim)?

You should **NOT** admit liability, negotiate or attempt to settle or make any admission with respect to any claim without QBE's prior written consent.



How to lodge a claim?

Simply scan QR code to enter QBE eClaims claims.qbe.com/claims/ to submit your claims online.



Complete your eClaims in 5 easy steps

1

Fill in basic information



Such as policy number, date of loss

2

Fill in claims details



Describe as precisely as possible

3

Upload all supporting documents



such as consent forms, clinical notes, and/or any relevant correspondences

4

Input payment bank account details



Faster settlement through bank transfer payment method

5

Review and submit



Get instant email confirmation for easy follow-up

Frequently Asked Questions

1. How to find my policy number?

You can find your policy number in your policy schedule.

1 letter and 7 numbers
xxxx-P1234567-YYY
└─policy number

2. 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 be reported to QBE within the stipulated time. Failing to do so could result in a breach of this condition that may lead to your claim(s) being prejudiced or declined.

3. 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.

4. What happens after I notify?

Upon lodging a claim online, you will receive an email confirmation. The claims representative from QBE 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 can appoint the QBE Claims Team to take over the conduct of the matter if you have difficulty managing a disgruntled patient

- Depending on the nature of the claim circumstance, the appointment of expert opinion and/or lawyer shall be made (where required as determined by QBE) to assist in the defence of a legal claim.
- You can access the eClaims platform on any device at any time to check on the claim status
- QBE will manage the entire claim process upon your first claim notification to a conclusion which includes advancement of all legal costs and/or compensation payment.

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 and will be reflected in your policy schedule.

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 policy, please do not hesitate to contact the account handlers from Vanguard Total Solutions at **6256-2985** or email at **admin@govanguard.sg**