

BSDHT INDEMNITY Frequently Asked Questions

Do you need to be a BSDHT member to take out a policy?

Whilst you can get a no obligation quote for indemnity from Howden, if you wish to take out the policy, you do need to be a member of BSDHT.

You will be asked to provide a membership number at the time you take out the policy. If you should cease to be a member your policy will become void. However - you will receive reminders from the BSDHT membership team in good time for membership renewal.

Student memberships of the BSDHT do not qualify you for taking out an indemnity policy as you will be covered by your educational establishment while studying. On graduation, you should take out a full membership.

Is the cost of BSDHT membership included in the cost of purchasing the Indemnity?

No – these are paid for separately. This is to give you the freedom as to whether to take out the Indemnity with BSDHT/Howden or anyone else.

Who are Howden Group?

Howden is an independent, specialist insurance broker, part of the Hyperion Group - the world's largest employee-owned insurance group. Howden has offices in 30 territories across the globe and employ over 2,200 people. They have 20 years experience in the medical sector and with the BSDHT have worked together to create a bespoke policy designed specifically for Dental Hygienists and Dental Therapists.

How long does it take to sort out a policy for me?

As a bespoke policy just for you, please allow at least 3 working days before the expiration of your current policy. A formal policy has to be prepared for you in writing in accordance with Financial Services regulations, by which Howden are governed.

What does the policy cover?

It covers the areas within the Dental Hygienist and Dental Therapist scope of practice.

The renewal quote for my usual insurer is quite high by comparison to the BSDHT Indemnity. Why is this?

When your risk is combined with other dental professionals, the risk is increased - particularly if they belong to a higher risk occupation, hence the premiums charged by other companies may well be considerably higher. The lower risk of Dental Hygienists and Dental Therapists are offsetting others. Dentists, typically, have a higher exposure of risk in their profession and therefore this increases the chances of a higher premium, which in turn drives the prices of policies for Dental Hygienists and Dental Therapists.

The BSDHT Indemnity is only open to members to purchase. Historically Dental Hygienists and Dental Therapists are a low risk cohort in insurance terms, therefore the premiums are lower.

Is there a legal helpline?

Yes there is, staffed by a team of medical malpractice solicitors who have 20 year's experience in this sector.

My usual indemnity insurer covers me on 'Claims Occurring' basis but the BSDHT Indemnity via Howden is on a 'Claims Made' basis? Can you explain what this is?

The BSDHT Exec formulated this policy to put the members in a better position, not only financially but in the terms of the policy detail.

'Claims Occurring' means that you will be covered at any time in the future when the claim surfaces. 'Claims Made' means that you are covered at the time the claim is made and you will need to renew your policy on this basis or purchase run off cover when you cease to practice/don't have the policy in place. Although the BSDHT Indemnity scheme already provides a 1 year automatic run-off cover for a number of events such as maternity or paternity leave, in addition to retirement, disability or death.

Much is made by the Mutuals that you will be covered forever. However, even when taking into account the modest cost of run-off cover, those taking out BSDHT indemnity are likely to be saving significant amounts of money by comparison to the Mutuals. NB: Financial regulations do not permit us to give a specific example here, as individual circumstances vary.

There is a lot of incorrect and inaccurate information on forums by people who do not work in the indemnity insurance field – if you have any questions please do give Howden a ring on 01273 645920

Am I covered for any non-clinical issues that might mean I am brought before GDC (eg drink driving)?

No you are not covered for this.

Am I covered if I go on maternity leave or retire?

The policy period shall be automatically extended for 12 months in the event of any of the following happening from the date of its occurrence:

- The death of the Named Insured;
- The permanent retirement of the Named Insured; or
- The permanent incapacity of the Named Insured; or
- The maternity or paternity leave of the Named Insured provided the Named Insured does not renew this policy.

However, you can purchase run-off cover at a very economic cost for a one-off payment if you wish to extend this period.

Need further information?

Contact: Holly or Roxanne at Howden Group on 01273 645920.

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