QBE Insurance (Singapore) Pte Ltd
A member of the worldwide QBE Insurance Group Unique Entity No. 198401363C
1 Raffles Quay #29-10 South Tower Singapore 048583
Tel: 65-6224 6633 • Fax: 65-6533 3270
www.qbe.com.sg

Frequently Asked Questions (FAQ)

1. What does Dental Malpractice cover?

This policy 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.

2. Who can enrol?

As this is a scheme/facility which the College of General Dental Practitioners of Singapore ("CGDP") have negotiated with QBE, only members of CGDP can enrol in this facility through CGDP's appointed representative.

3. Who is CGDP's appointed representative?

The appointed representative Mr. Patric Sum is a representative from Phillip Capital.

4. Who is covered under the Dental Malpractice plan?

Each Dental Malpractice policy covers the individual dentist and there is an option to enrol under establishment basis to cover a group of dentists and their staff.

If you are a clinic owner, it is highly recommended to purchase on a clinic basis. The policy will then extend to cover your locums, nurses, hygienists including your administrative employees who provide registration service for patients.

This policy can also extends to cover your associates under the clinic policy as long as the number of associates have been included in the number of dentists declared.

Please note this literature is descriptive ONLY. Please refer to the Policy terms and conditions for further details.

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

Dentist doing advanced procedures means any of the following:

a. Fixed 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

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

Dentist doing specialist procedures means any of the following:

a. Practice as a dental specialist and has registered with the Singapore Dental Council
b. Perform any or all of these procedures;
    i. Bone harvesting from anywhere other than the mandible or maxilla
    ii. Any maxillofacial procedures such as:
        • Open reduction of complex fractures
        • Advanced surgical treatment of malignancy and other pathology
        • Osteotomies (maxilla and/or mandible)
        • Surgery involving the salivary glands, neck, TMJ or orbital complex
        • Rhinoplasty
    iii. Aesthetic facial procedures under the relevant aesthetic facial guidelines approved by Singapore Dental Council for oral and maxillofacial surgeons.

7. What if I provide oral bone harvesting procedures and other procedures associated with oral maxillofacial surgery?

Please feel free to submit your detailed information to the appointed representative from Phillip Capital. He will assist to liaise with QBE Insurance (Singapore) Pte Ltd ("QBE") to look into underwriting this separately for you.

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8. Does Dental Malpractice 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.*

9. Can Dental Malpractice cover me outside Singapore?

The coverage is worldwide excluding USA/Canada.

10. 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

11. How long can I continue to be insured after I retired or ceased my practice?

This is an annual renewable policy. You can be covered for as long as you continue to renew the policy annually subject to the terms and conditions offered by QBE Insurance (Singapore) Pte Ltd.

12. Will I need to bear any costs myself?

There is a deducible 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.

The imposition of a deductible will inculcate a sense of good risk management in the provision of your service.

It is also used to help in reducing the premium payable.

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13. How do I make a notification?

Notification of both claims and potential claims under your Dental Malpractice policy can be made either by contacting (i) QBE at 65-6224 6633 or (ii) the appointed representative from Phillip Capital – Mr. Patric Sum at 65-9455 8613 or email him at sumwh@phillip.com.sg

Do mention that you are covered under this particular medical malpractice policy arranged by the College of General Dental Practitioners Singapore so that the claims representative will be able to assist you better.

14. What happens after I notify?

QBE will ask for your assistance to submit the claims form and to provide all the necessary information/documents relating to the claim. QBE will then assess the claim. It all depends on the nature of the notification, QBE may look into engaging one of their panel lawyers to look into this if necessary.

15. Can I contact a lawyer directly?

You may wish to check with QBE if your lawyer is their panel of lawyers and if the notification of circumstance falls within the terms and conditions of the policy.

16. 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.

17. Assuming that there is a substantial claim made by a fellow member, would it affect my premium on the next renewal?

This policy is underwritten and issued based on individual basis, so this incident will not affect you.

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18. Can I still apply for this plan if I have claims history?

Please feel free to submit your detailed claims experience to the appointed representative of Phillip Capital. He'll then get in touch QBE Insurance (Singapore) Pte Ltd to underwrite this separately.

19. How does this differ from a public liability policy?

Public liability policy covers third-party lawsuits over bodily injuries and property damage whereas Dental Malpractice protects your dental practice and/or clinic against claims arising from malpractice by reason of any actual or alleged negligent act, error or omission.

20. Who should I contact if I have 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 appointed representative from Phillip Capital.

Mr Patric Sum
Mobile: 9455-8613
Email: sumwh@phillip.com.sg