QBE Dental Malpractice Insurance

In conjunction with the College of General Dental Practitioner (CGDP) Singapore



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
- 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 (locums)
- joint venture
- newly created or acquired entity or subsidiary
- worldwide territorial/jurisdictional cover, excluding USA/Canada
- unlimited retroactive cover

CODE	CATEGORY	LIMIT OF INDEMNITY $1,000,000	$2,000,000	$3,000,000
FOR INDIVIDUAL DENTIST				
1A	Essential Category	$ 997.35	$ 1,253.50	$ 1,498.75
1B	Extensive Category	$ 1,151.04	$ 1,438.80	$ 1,738.55
1C	Excel Category	Please contact Vanguard Total Solutions for assistance		
FOR DENTIST PLUS ESTABLISHMENT				
2A-1	Essential Category (2 to 4 dentists)	$ 3,215.50	$ 3,836.80	$ 4,556.20
2A-2	Essential Category (5 to 8 dentists)	$ 5,635.30	$ 6,954.20	$ 8,273.10
2A-3	Essential Category (9 to 10 dentists)	$ 8,153.20	$ 9,951.70	$ 11,870.10
2B-1	Extensive Category (2 to 4 dentists)	$ 3,597.00	$ 4,414.50	$ 5,155.70
2B-2	Extensive Category (5 to 8 dentists)	$ 6,474.60	$ 7,913.40	$ 9,472.10
2B-3	Extensive Category (9 to 10 dentists)	$ 9,270.45	$ 11,390.50	$ 13,548.70
2C	Excel Category	Please contact Vanguard Total Solutions for assistance		

Deductible for claims arising from procedures under the Essential category - SGD 500 for each and every claim.
Deductible for claims arising from procedures under the Extensive category - SGD 1,000 for each and every claim.
For dentists who provide dental procedures that fall under the Excel category, please contact the service team representative from Vanguard Total Solutions.
The rates stated above includes the Goods & Services Tax ("GST").

OPTIONAL ADD-ON	
Supervision of conditionally registered (c-reg) dentists	$ 272.50
Supervision of dental students in a teaching institution in Singapore	$ 272.50
Dental procedures performed as a student in a postgraduate course	Please contact Vanguard Total Solutions for assistance
Tele-dentistry services	

The rates stated above includes 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

Distributed by: Vanguard Total Solutions
Contact: 6256 2985 or admin@govanguard.sg

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Categories of the Dental Procedures under the QBE Dental Malpractice Insurance Scheme

Category/ Plan	Essential	Extensive	Excel
	Dentist performing dental procedures under the 'essential' category includes, but is not limited to the following:	Dentist performing dental procedures under the 'extensive' category includes, but is not limited to the following:	Dentist performing dental procedures under the 'excel' category includes, but is not limited to the following:
1. Aesthetic Facial/ Cosmetic Procedures	i) Resin Infiltration ii) Whitening: Teeth Whitening	i) Botulinum Toxin injection ii) Chemical or Pressurised Gas/Liquid peels iii) Dermal Fillers injection iv) Direct and Indirect veneers	i) Brow lifts ii) Blepharoplasty (including double eyelid) iii) Dermabrasion iv) Facial implants (excluding dental implants) v) Fractional lasers for skin rejuvenation vi) Free fat grafting (face) vii) Hair transplantation viii) Intense pulsed light (IPL) for skin rejuvenation ix) Lasers for pigmentary disorders x) Lasers for treating vascular disorders xi) Otoplasty xii) Radiofrequency, infra-red, ultrasound and other light- based devices for facial aesthetic enhancement xiii) Rhinoplasty xiv) Rhytidectomy xv) Sclerotherapy xvi) Submental liposuction xvii) Thread lifts
2. Endodontics	Root canal therapy for anterior teeth to premolar	i) Anterior teeth and premolar apicoectomy ii) Molar Root canal therapy iii) Root canal retreatment iv) Simple perforation repair	i) Apicoectomy : molar teeth ii) Management of extensive internal/external and apical resorption
3. Laser		Utilising lasers in treatment	
4. Orthodontics		Fixed/Removable orthodontics	i) Cleft lip and palate management ii) Orthodontic aspects of orthoganthic surgery
5. Paediatric Dentistry	General paediatric dental procedures i) Scaling and polishing ii) Simple extractions iii) Fillings iv) Root canal therapy	Surgical extraction of tooth	Procedures involving general anaesthesia
6. Periodontics/ Oral Surgeons	Simple extractions and surgical extractions	i) Crown lengthening procedures ii) Minor oral surgery including procedures involving the sinus iii) Mucocele needle iv) Perioplastic surgery v) Placement of implant in mandible or maxilla, including sinus lifts, bone augmentation which involves the floor of the sinus and block graft but excluding extra-oral bone harvesting vi) Soft tissue biopsy with the qualification, must be accompanied by histological results. For mucous membrane and tongue lesion not greater than 3cm vii) Surgical dental implant removal viii) Surgical management of failing dental implants ix) Surgical removal of wisdom tooth	i) Any form of cancer management ii) Any form of orthognathic surgery iii) Any form of TMJ surgery iv) Advanced surgical treatment of malignancy and other pathology v) Bone augmentation requiring the harvesting of extra-oral donor site vi) Cleft lip and palate surgery vii) Deep space infections including Head and Neck infections e.g. osteoradionecrosis viii) Facial plastic surgical procedures ix) Head and neck surgery x) Management of bony lesion that is non-endodontic origin xi) Management of facial trauma xii) Nerve lateralisation xiii) Salivary gland disease management xiv) Surgery involving the salivary glands, neck, TMJ or orbital complex xv) Surgical TMD management xvi) Zygomatic implants
7. Preventive Procedures	i) Non-surgical Root planing ii) Non-surgical management of failing implants iii) Removable appliance - retainers and night guards iv) Scaling & polishing v) X-ray	Cone beam CT	
8. Prosthodontics	i) Dentures ii) Placing of crowns, onlays and inlays or bridgework	i) Full mouth rehabilitation ii) Implant supported and retained dentures iii) Non-surgical TMD management iv) Single and multiple Implant restorations	i) Maxillofacial prosthesis for oro-facial deformities. ii) Maxillofacial prostheses for dento-facial deformities
9. Restorative Procedures	Direct teeth bonding/fillings		
10. Sleep Apnea		i) Prescribing removable sleep devices ii) Non-surgical sleep apnea management	Surgical sleep apnea management

Remarks
1. This is a non-exhaustive list which may be updated from time to time
2. Please seek clarification with Vanguard Total Solutions if any of the dental procedures you perform are not listed here
3. Please approach the Vanguard Total Solutions for a separate quote if you perform procedures under the 'Excel' category

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