

## Dental Practitioner Proposal for Dental Indemnity Policy

This is a proposal for a Dental Indemnity Policy underwritten by MDA National Insurance Pty Ltd (MDA National Insurance) ABN 56 058 271 417, AFS Licence No. 238073.

In completing this proposal, 'we', 'our' and 'us' means MDA National Insurance. 'You' and 'your' means the proposed insured.

It is important that all information contained in this proposal is accurate and complete as this document will form the basis of the insurance contract between you and us. Where there is not sufficient room, please provide your answer on a separate attachment. Failure to disclose all material information that is likely to influence the acceptance of the risk or the terms applied could invalidate the insurance contract. If you have any doubt as to whether any information is material, it should be disclosed. **Please read** the Important Notice on page 4 before completing this form. Please ensure that you read and understand the terms and conditions of the Dental Indemnity Policy as outlined in the Dental Indemnity Policy Important Information and Policy Wording, and any Supplementary Important Information and Endorsement to Policy Wording.

Where you have an obligation to notify the insurer of a matter, this matter can be advised to the relevant Corporate Authorised Representative of the insurer. Please contact the association or organisation that arranges your indemnity insurance to notify any matters under this policy.

Note: The issue of a policy is subject to our underwriting approval.

1.	Pers	onal	Detail	.S

Title	First name(s)	Middle n	ame(s)		Surname			
Any other names	by which you have been known (including m	aiden name)	Sex Female	Male	Other	Date of birth	MM /	YYYY
Postal address					State		Postcode	
Primary practice a	address				State		Postcode	
Mobile	Other telephone		Email					

### 2. Policy coverage requirements

2.1 If approved, your Policy will start from the date we receive this application form unless you request a later start date. Cover for prior practice can be completed under the Retroactive Cover/ Past practice section. Do you want the Policy to start on a later date? If YES, please specify the date.

NO	YE	S		
DD	/	MM	/	YYYY

2.2 What is your practice category code?

Please refer to the Practice Category Guide to determine your appropriate practice category. If you have any question in relation to the practice categories, please contact the relevant association or organisation that arranges your indemnity insurance.

### 3. Nature of Practice

### 3.1 Do you undertake any of the following procedures?



Corporate Authorised Representatives:

Australian Dental Association (WA Branch) Limited – Phone: (08) 9211 5600 | Fax: (08) 9321 1757 Dental Protection Limited Australia Pty Ltd CAR No. 326134 – Freecall: 1800 444 542 | Fax: (07) 3831 7255

MDA National Insurance Pty Ltd ABN 58 056 271 417 Licence No. 238073.

<b>3.2</b> What best describes your Practice?				
Private practice only Public practice for which you are indemnif	ed by your employer	Combination	n of public and pri	vate
<b>3.3</b> What best describes the type of practice you work at?				
Solo practice Group practice Mul	tiple locations			
<b>3.4</b> Hours of practice.				
Full time (>20hours)     Between 10 and 20 hours     Bet	ween 4 and 10 hours	4 hours or le	SS	
<b>3.5</b> Do you act, or are you likely to act, in the capacity of a Med (outside of dentistry) at any time in the insurance year? If YES, please provide details of the nature of the medical practice undertails			NO	YES
4. Retroactive Cover for Past Practice				
<b>4.1</b> When did you first commence practice as a Dental Practitio	oner in Australia?	DD	/ MM	/ YYYY
<b>4.2</b> Please provide details of your previous insurers or medical If your require additional space please complete on a separate attachment	-	r the last 10	years in the	table below.
Name of Organisation/Insurer	Period of insurance		Retroactive date	* on Policy
Please read the information below to obtain an understanding of what retroact section, contact the association or organisation that arranges your indemnity in *The retroactive date determines how much of your prior practice is covered under your poli National Dental Indemnity Policy will cover you for new matters that you become aware of, a your previous policy shows a specific retroactive date, please state the date. Your MDA Nation that occurred before the retroactive date.	isurance. y. If your previous insurance policy sy rising from your past practice in Aust	pecifies "Unlimite tralia, irrespectiv	ed" for the retroact	ive date, your MDA he incident occurred. If
5. Qualifications and registration				
Qualification Institutio	n		Yea	ar
Country of registration	Registration number			]
Registration type (only relevant for Australian registration)	Date first registered			
	DD /	MM	/	үүүү

- 5.1 Have you ever been refused registration, deregistered or suspended from practice as a dental practitioner whether as a result of a disciplinary proceeding or otherwise? If YES, please provide full details on a separate attachment.
- 5.2 Do you currently have, or have you ever had conditions, undertakings, cautions, reprimands NO YES or notations placed on your registration, including any restrictions placed on your practice in Australia or overseas?
  - If YES, please provide a copy of these conditions.

YES

NO

Understanding your dento-legal case history is important to us in making decisions about offering you cover. When answering the questions below, you should include all matters, whether occurring in Australia or overseas, whether the matter was pursued or not, and whether or not the matter has been finalised. If you answer **YES** to any of the questions, please provide details on a separate attachment. If you are unsure whether a matter is relevant, please disclose it to ensure you comply with your duty of disclosure.

6.1	Have you ever been refused membership of a Medical Defence or Dental Indemnity Organisation, been refused professional indemnity, had your insurance or membership cancelled or not been offered renewal?	NO	YES
6.2	Has any Medical Defence Indemnity Organisation or insurer ever imposed any non-standard terms or conditions on your practice or professional indemnity cover, including any requirement that you participate in a risk management program, or have they advised you that such requirements, terms or conditions will be imposed on your current or future indemnity or practice?	NO	YES
6.3	Have you ever had any claims made or threatened against you or against a current or previous employer arising from your provision of dental services, whether finalised or not?	NO	YES
6.4	Are you aware of any circumstances which may give rise to a claim against you or a current or previous employer arising from your provision of dental services?	NO	YES
6.5	Have you ever had any complaints made or threatened against you arising from your provision of dental services, whether they have been investigated or not?	NO	YES
6.6	Have you ever been the subject of an investigation, complaint, disciplinary or other proceeding or inquiry by any hospital, tribunal, professional registration board, court, statutory body (including but not limited to Medicare) or any other body?	NO	YES
6.7	Have you ever been the subject of a criminal investigation or had criminal charges laid against you? For the purposes of this question, please disregard traffic or minor motor vehicle licensing offences.	NO	YES
6.8	Whilst working as a dental practitioner have there been any gaps in your professional indemnity/ insurance since the date of your graduation?	NO	YES

# If you are aware of any claims, investigations or inquiries or circumstances which may result in a claim, complaint, investigation or inquiry, please ensure that you notify your current insurer prior to submitting this application.

If you have answered **YES** to any question in section 5, please provide a detailed description of each matter on a separate attachment.

Note: If you have previously held indemnity with another insurer, we will require your cases history or letter of good standing. If you have this available, please attach with this application. If you are unable to provide this with the application we will seek this information from your previous insurer.

For questions relating to claims, circumstances, inquiries or investigations please include in this description:

- whether the matter was notified or dealt with by an insurer and, if so, which organisation;
- the date of the incident;
- a brief summary of the matter and the relevant details (if the matter involved a patient please do not identify the patient in any way);
- your involvement in the matter;
- details of any legal or indemnity payments made, if you are aware of this;
- the outcome if known (if unknown, please state the last known status).

## PLEASE DO NOT SEND ANY ORIGINAL DOCUMENTS WITH THIS PROPOSAL

## 7. Communication preference

We will be communicating information regarding your Policy and membership via email unless you expressly request for it to be sent by post. If you wish to receive your Policy documents in the post please contact us.

#### I declare that:

1. I agree to be bound by the terms and conditions of the policy.

- 2. I have read and understood the Important Notice and contents of this proposal and acknowledge that the information included in, or attached to, this form is accurate and complete.
- 3. I understand my duty of disclosure exists until the contract of insurance is entered into and that I have a continuing obligation to inform MDA National Insurance or its Corporate Authorised Representatives of any material alteration of the risk during the period of insurance including any change in my field of practice or any material change in the nature of professional services provided by me, or the risk category that I have previously declared.
- 4. I acknowledge that the policy (if issued) will not indemnify me with respect to:
  - (a) claims that have been made against me as at the date of this proposal;
  - (b) claims that arise in the future from matters that I am aware will likely give rise to a claim as at the date of this proposal;
  - (c) any current investigation or inquiry;
  - (d) any future investigation or inquiry that results from a matter that has been, or is currently being, investigated or matters that I am aware of as at the date of this proposal that will be the subject of an investigation or inquiry; and
  - (e) any matter reported on or with this proposal or matters that should have been reported on or with this proposal.

### Please SIGN and DATE below

X SIGN HERE

#### Authorisation and Consent:

- 5. I authorise and request any Dental Board or other registration body to release all information requested by MDA National Insurance regarding my registration as a dental practitioner, any conditions placed on it and any complaints to, or investigations or hearings by, or on behalf of the Dental Board or registration body involving me whether or not there has been a final resolution and I consent to the disclosure of such information to MDA National Insurance or its Corporate Authorised Representatives, reinsurers or advisers, as appropriate.
- 6. I authorise and request any current or former insurer or indemnity provider to release all information requested by MDA National Insurance regarding all requests for indemnity or assistance including details of claims, complaints, investigations or inquiries involving me, whether or not there has been a final resolution and I consent to the disclosure of such information to MDA National Insurance and any of its reinsurers or advisers, as appropriate.
- 7. I consent to MDA National Insurance and any companies, firms or individuals who assist in providing services including reinsurers, Corporate Authorised Representatives, solicitors and barristers, holding and using the information I provide and any information provided about me or my practice by a registration body or current or former insurer or indemnity provider, in accordance with the MDA National Group Privacy Policy.

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<b>REFER TO TI</b>	HE <b>'IMPORTANT</b>	<b>NOTICE' SECTION</b>	ON P.5

To have a thorough understanding of the cover provided under your policy, please read the following information in conjunction with the current Dental Indemnity Policy Important Information and Policy Wording, and any Supplementary Important Information and Endorsement to Policy Wording.

### Your duty of disclosure

Before you enter into an insurance contract, you have a duty, under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

#### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### Claims made cover

The Dental Indemnity Policy is a claims made contract of insurance. This means that the policy responds to matters that have occurred on or after the retroactive date and that you first become aware of and notify us in writing during the period of insurance.

### Requirement to notify us

You must notify us in writing as soon as practicable of any material alteration of the risk during the period of insurance including any material change in the nature of the professional services provided by you. You must also notify us as soon as practicable after you become aware of:

- (a) any claim, investigation or inquiry; or
- (b) any circumstance that might lead to a claim against you or to an investigation or inquiry involving you; or
- (c) any other matter which might give rise to a claim for indemnity under this policy.

### Rights under section 40(3) of the Insurance Contracts Act

If you have a Policy with us and you notify us in writing of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts, but before the expiry of the period of insurance, you may have rights under section 40(3) of the Insurance Contracts Act 1984 (Cth) to be covered in respect of any claim subsequently made against you arising from those facts even though the claim is made against you after the expiry of the period of insurance.

### Payments

All monies received will be paid into an Australian bank account and held in trust on your behalf until we agree to accept your Insurance renewal. MDA National Insurance is entitled to the interest earned on this bank account. Your Membership subscription is collected on behalf of DPL Australia and will be allocated accordingly.

### **Privacy Statement**

We collect, hold and use personal information in order to conduct our business of providing assistance, dento-legal advice, education services and insurance. If personal information we request is not provided, we may not be able to supply the relevant product or service to you. Any information you provide will be held and used by us, and any third parties who assist us in providing these products and services (including but not limited to reinsurers, medical/dental specialists, solicitors and barristers) in accordance with the MDA National Group Privacy Policy which is provided on our website. Personal information is also used by us to administer government schemes.

We may disclose personal information to third parties located outside Australia including, but not limited to, information on claims, cases and insureds to reinsurers, brokers and others who assist us to manage or administer our business. We take reasonable steps to ensure that such recipients respect your privacy by abiding by equivalent privacy laws and act in a manner consistent with Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

## Registered office: MDA National, Level 3 88 Colin Street WEST PERTH WA 6005 | Web: mdanational.com.au

The MDA National Group is made up of MDA National Limited ABN 67 055 801 771 and its wholly owned subsidiary, MDA National Insurance Pty Ltd (MDA National Insurance) ABN 56 058 271 417 AFS Licence No. 238073. Insurance products are underwritten by MDA National Insurance.

Australian Dental Association (WA Branch) Limited. (ADAWA), AFS Representative No. 326133 and Dental Protection Limited Australia Pty Ltd CAR No. 326134 and Corporate Authorised Representatives of MDA National.

Before making a decision to buy or hold any products issued by MDA National Insurance, please consider your personal circumstances and the relevant Product Disclosure Statement, Policy Wording and any supplementary documentation available at mdanational com.au.

## MEMBERSHIP APPLICATION AUSTRALIA



## membership@dpla.com.au | dentalprotection.org/au

Please complete in BLOCK CAPITALS, all relevant sections of the form and return to DPL Australia Pty Ltd by one of the following:

Post: DPL Australia Pty Ltd, PO Box 1013, Milton QLD 4064

## Fax: (07) 3831 7255

Email: membership@dpla.com.au

## Section A – Personal details

Title First name Surname Given name(s) Date of birth (DD/MM/YYYY) Nationality	Additional qualifications (Provide graduation year and training establishment)
Nationality         Gender       Male       Female         Place and year of initial qualification       (MM/YYYY)         Registerable qualification       Dental Board/AHPRA registration Number	Speciality (If applicable) Mailing address
Please tick area of work   Private practice   Hospital   Government Clinic   University   Defence forces   Laboratory   Other (Give details)	State Postcode (zip or postal area) Daytime telephone Evening telephone Mobile number Fax number Email address

DPL Australia Pty Ltd (DPLA) is registered in Australia with ABN 24 092 695 933. Dental Protection Limited (DPL) is registered in England (No. 2374160) and along with DPLA is part of the Medical Protection Society Limited (MPS) group of companies. MPS is registered in England (No. 36142). Both DPL and MPS have their registered office at Level 19, The Shard, 32 London Bridge Street, London, SE1 9SG. DPL serves and supports the dental members of MPS. All the benefits of MPS membership are discretionary, as set out in MPS's Memorandum and Articles of Association.

'Dental Protection member' in Australia means a non-indemnity dental member of MPS. Dental Protection members may hold membership independently or in conjunction with membership of the Australian Dental Association (W.A. Branch) Inc. (ADA WA).

Dental Protection members who hold membership independently need to apply for, and where applicable maintain, an individual Dental Indemnity Policy underwritten by MDA National Insurance Pty Ltd (MDA), ABN 56 058 271 417, AFS Licence No. 238073. DPLA is a Corporate Authorised Representative of MDA with CAR No. 326134. For such Dental Protection members, by agreement with MDA, DPLA provides point-of-contact member services, case management and colleague-to-colleague support.

Dental Protection members who are also ADA WA members need to apply for, and where applicable maintain, an individual Dental Indemnity Policy underwritten by MDA, which is available in accordance with the provisions of ADA WA membership.

### Section B – Previous History () PLEASE READ THE IMPORTANT INFORMATION BELOW

In this section you must include details of any matter in which you have been named or involved either in Australia or elsewhere. Please include any pending, unresolved or closed issues, even those already reported to MPS. Failure to disclose full and accurate details about your previous history may delay your application. If necessary please continue your answers on a separate sheet.

Please give the name of all other organisations and the dates during the last 10 years which you were a member or policyholder. If you were previously a DPL member, please give your membership number and your full name at the time (if it has changed).						
	Organisation	From DD/MM/YYYY	To DD/MM/YYYY	Membership number	Full Name	Other membership policy number
			<b>t professional indemr</b> f in doubt please indic			
	YES.) If you answer \	YES please confirm th	<b>cal practice of more t</b> ne dates and the reasc aining that has been u	n for any gap. Please		doubt please indicate s of any continuous
	voided? (If in doubt		If you answer YES ple			
	voided? (If in doubt reasons, including co Yes No Have you had any no	please indicate YES.) opies of any correspo on-standard terms o	If you answer YES pleandence.	ase provide a summa g a non-standard sub	ry in your own wor	w or had it withdrawn ds providing dates and um imposed on your y please continue on a

pages if required. Failure to disclose full and accurate details about your previous history may delay your application and/or if you are accepted into 2 membership could result in the suspension and/or withdrawal of membership benefits and/or the cancellation and/or termination of membership.

8.	Have you been involved in any claim(s) for compensation or damages arising out of your professional practice regardless of the outcome? If you answer YES please provide full details of the complaint(s). The details must include: date of incident, factual summary of the event, the extent of your involvement, country where the case was lodged, name of indemnifier and the final outcome of the incident. (If necessary please continue on a separate sheet)
	Yes No
9.	Are you aware of any incident(s) that might become a claim? If you answer YES please provide full details of the incident(s). The details must include: date of incident, factual summary of the event, the extent of your involvement, country where the case was lodged, name of indemnifier and the current status of the incident(s). (If necessary please continue on a separate sheet)          Yes       No
10	Have you ever been the subject of a disciplinary inquiry or had practice privileges refused/ withdrawn/ made conditional by a health care provider? If you answer YES please provide full details. The details must include: date of incident, factual summary of the event, the extent of your involvement, country where the incident(s) occurred, name of indemnifier, the final outcome of the incident and whether this was reported to the regulatory body. (If necessary please continue on a separate sheet)
11	. Have you ever been subject to any referral, complaint, inquiry, investigation or hearing by any regulatory, licensing or registration body? If you answer YES please provide full details. The details must include: date of incident, factual summary of the event, the extent of your involvement, country where the case was lodged, name of indemnifier and the final outcome of the case. (If necessary please continue on a separate sheet)
	Yes No
12	Have you been cautioned by the police or convicted of any criminal offence? (You do not need to include spent/expired convictions, or minor road traffic offences that did NOT involve alcohol or drugs.) If you answer YES please provide full details. The details must include: date of incident, full details of the offence, the final outcome or current position and whether this was reported to the regulatory body. (If necessary please continue on a separate sheet)
	Yes No
13	Are there any other issues of which DPL might reasonably need to be aware when considering your application for membership? (If in doubt please indicate YES.) If you answer YES please provide all relevant information below. (If necessary please continue on a separate sheet)
	Yes No

If you have answered YES to any of the above questions please provide details as requested. Use the enclosed pages if needed and include additional pages if required. Failure to disclose full and accurate details about your previous history may delay your application and/or if you are accepted into membership could result in the suspension and/or withdrawal of membership benefits and/or the cancellation and/or termination of membership.

## Section C – Membership category

Please refer to our category guide and state clearly below which category of DPL membership you require, and the State/Territory in which the majority of your professional practice will be undertaken. Check carefully that this is a proper reflection of the location, nature and extent of your professional practice.

### Category

### State

If you have chosen any of the categories listed below, please provide the additional information requested below (If necessary please continue on a separate sheet)

### E3D / QEA / QEN

Since you are claiming a reduced rate membership category, please state (a) the name and address of your employer (b) his or her DPL membership number and (c) your position within the practice

(a) (b) (c)

### For any Part-time practice category

My total annual clinical or non-clinical professional activity will not exceed

hours/year

E1D I do not treat any patients in private practice, and have no involvement in dentistry outside of my main employment

- E2D My work outside of my main employment (including work in private practice) will not exceed 500 hours during the subscription year. I will notify you immediately if this is likely to be exceeded and I understand that if I fail to do so, my entitlement to the benefits of membership may be affected.
- QIA For those who have an entitlement to indemnity from their employer for their work and are a Member of a State Hygienist/ Therapist/OHT Association

**QIN** For those who have an entitlement to indemnity from their employer for their work and are not a Member of a State Hygienist/Therapist/OHT Association

My Employer is:

### Position held in this employment:

Section D – Date of commencement

If your application for membership is approved, it will take effect from the day following receipt of your application. Complete this box if you would prefer your membership to commence on a later date.



## Section E - Membership declaration - to be completed by all applicants

### Important - Your Personal Information and Data

When interacting with MPS and its related companies, you may choose to provide information about your criminal convictions and offences (including alleged offences), your health, race, ethnic origin, sex life, sexual orientation and trade union membership ("Special Category Data"). This happens where that information is relevant to your membership or the actual or potential provision of advice or assistance, or if you make a claim under your Dental Indemnity Policy or any similar policy (together "DIP"). We may also receive Special Category Data about you from others in connection with membership or advice, assistance or a claim under your DIP (eg from a complainant, claimant, witness, expert, court or regulator).

To find out more about how we collect, use and handle your data including Special Category Data, please see the **Privacy Statement** on our website **dentalprotection.org/au** 

When you tick the box below, you expressly consent to MPS processing your Special Category Data for the purposes of providing you with membership and its benefits.

### I consent 🗌

You may withdraw consent to such processing by contacting MPS, but if you do so we will no longer be able to provide you with membership and its benefits.

**IMPORTANT!** – Please read, sign and add the current date below. Any delay in returning this form may invalidate this application. By signing and returning this form, you agree and confirm that:

- (i) You wish to apply for membership of MPS subject to the Memorandum and Articles of Association
- (ii) You understand that any failure to disclose full and accurate details may delay your application and/or if you are accepted into membership could result in the suspension and/or withdrawal of membership benefits and/or the cancellation and/or termination of membership
- (iii) You understand that membership is not conferred automatically and is subject to approval by MPS
- You acknowledge that any subscription payments made are subject to verification and that acceptance of a payment by MPS does not of itself confirm membership and/or entitlement to request benefits
- (v) You will inform us if your personal circumstances or scope of practice change
- (vi) We may seek information from other professional defence organisations, insurance companies, employers, and/or other third parties in respect of membership and that they may release to us such information
- (vii) For the purposes of Australia law and the Australia Privacy Act 1988, we may obtain, process, retain and transfer your personal data as set out in the **Privacy Statement** on our website **dentalprotection.org/au**

If you are submitting additional sheets or correspondence, please tick here.  $\Box$ 

In order to provide you with the best possible service we would like to inform you of other products and services offered by us that we believe may be of interest to you. To opt-in to receive such information, either via post or email, please tick here. You can update your marketing preferences by contacting us.

Signature: (Please sign in black ink)

Date: DD/MM/YYYY (Please note must be current date)

Please remember to inform us promptly if your personal circumstances or scope of practice change.

## Dental Protection – Australia Contact information

DPL Australia Pty Ltd PO Box 1013, Milton QLD 4064

F (07) 3831 7255

## membership@dpla.com.au dentalprotection.org/au

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None of ADA WA, DPL, DPLA and MPS are insurance companies. Dental Protection® is a registered trademark of MPS.