

# Practice Category Guide

This Practice Category Guide is effective 1 July 2026.

It is to be read in conjunction with the current Dental Indemnity Policy Important Information and Policy Wording document and any Supplementary Important Information and Endorsement to Policy Wording issued by MDA National Insurance Pty Ltd (MDA National Insurance) ABN 56 058 271 417 AFS Licence No. 238073, and is applicable to direct Members and prospective Members of the Dental Protection Limited (DPL) Australia.

For the calculation of private practice days, you must include your total involvement in dentistry including clinical and non-clinical work.

**Please be aware that you are required to have the appropriate recognised training and qualifications for the Dental services you provide and to ensure that you comply with the Scope of Practice Registration Standard issued by the Dental Board of Australia.**

If you require any further information about the practice categories, please contact DPL Australia Pty Ltd (DPLA) on 1800 444 542.

Practice description	Category code	Category description
<b>Dental Students and Graduates</b>		
Dental Students	DST	<ul style="list-style-type: none"> <li>For dentistry students enrolled in, but not yet graduated from, a course of study approved by the Dental Board of Australia for the purpose of becoming a qualified registered dentist</li> </ul>
Final Year Students/Dental Graduates	FYS/DG	<ul style="list-style-type: none"> <li>For final year dentistry students in their final months prior to graduation and for a new graduate. The total period in this category is up to a maximum of 24 months</li> </ul>
<b>Dentists and Specialists Private Practice – Full Time</b>		
Dentist – Second full year after Graduation	D2	<ul style="list-style-type: none"> <li>For general dentists in their second full year after graduation (whether in Australia or otherwise) where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Dentist – Third full year after Graduation	D3	<ul style="list-style-type: none"> <li>For general dentists in their third full year after graduation (whether in Australia or otherwise) where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Dentist – Fourth full year after Graduation	D4	<ul style="list-style-type: none"> <li>For general dentists in their fourth full year after graduation (whether in Australia or otherwise) where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Essential Dentist 5+ years after graduation	D5	<ul style="list-style-type: none"> <li>For general dentists in their fifth or subsequent years after graduation (whether in Australia or otherwise) where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Essential Dentist + Implants	DI	<ul style="list-style-type: none"> <li>For any general dentists and registered Ahpra specialists undertaking placement of implants with or without adjunctive bone and soft tissue augmentation and where none of the other conditions relating to the DM or DX categories apply</li> </ul>
Essential Dentist + Molars	DM	<ul style="list-style-type: none"> <li>For any general dentists and registered Ahpra specialists undertaking removal of impacted and/or unerupted/partially erupted mandibular third molars where none of the other conditions relating to the DI or DX categories apply</li> </ul>

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### Dentists and Specialists Private Practice – Full Time (continued)

General Dentists and registered Specialists – extended procedures	DX	<ul style="list-style-type: none"> <li>For any general dentists and registered specialists undertaking:               <ol style="list-style-type: none"> <li>surgical placement of implants and</li> <li>removal of impacted and/or unerupted/partially erupted mandibular third molars and/or</li> <li>any sinus lift or bone augmentation procedures involving the maxillary sinus and/or nasal floor are carried out*</li> </ol> <p><i>* NOTE: Carrying out any bone harvesting from outside the maxilla/mandible is not included. If you are harvesting bone from outside the mouth, you need to be qualified and registered as an Oral and Maxillofacial surgeon and the EOMFS, OMFS+ or OMFS+ categories may be appropriate.</i></p> </li> </ul>
Essential Specialist – Full time	ESP	<ul style="list-style-type: none"> <li>For all Ahpra registered specialists in orthodontics, periodontics, prosthodontics, paediatric dentistry, special needs dentistry, oral and maxillofacial radiologist and endodontics (excl Oral Maxillofacial Surgery) where none of the conditions relating to the DI, DM or DX categories apply.</li> </ul>

### Dentist and Specialists Private Practice – Part Time

Part time – 1 day per week	DLA	<ul style="list-style-type: none"> <li>For those completing not more than the equivalent of 1 day per week on average during the financial year where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Part time – < 2.5 days a week	DR1	<ul style="list-style-type: none"> <li>For those completing not more than the equivalent of up to 2.5 days per week on average during the financial year where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Part time – < 3.5 days week	DR2	<ul style="list-style-type: none"> <li>For those completing not more than the equivalent of up to 3.5 days per week on average during the financial year where none of the conditions relating to the DI, DM or DX categories apply</li> </ul>
Ahpra approved specialist training pathway < 2.5 days private practice	DTR	<ul style="list-style-type: none"> <li>For dentists who are currently engaged in an Ahpra approved specialist training pathway to attain specialist registration in an Ahpra approved program of study and undertaking not more than the equivalent of up to 2.5 days per week on average of private practice. Details of specialist training pathway must be provided when applying for this category. Conditions relating to the DM, DI or DX <b>do not apply</b> to this category.</li> </ul>
Essential Specialist – Part time – < 3 days a week	ESP2	<ul style="list-style-type: none"> <li>For Ahpra registered specialists in orthodontics, periodontics, paediatric dentistry, prosthodontics, special needs dentistry, oral and maxillofacial radiologist, endodontics (excluding Oral Maxillofacial Surgery), undertaking not more than the equivalent of up to 3.5 days of work a week (on average) during the financial year, where none of the conditions to the DI, DM or DX categories apply.</li> </ul>

### Employer Indemnified Dentists and Specialists

Dentist – Employer indemnified	E1D	<ul style="list-style-type: none"> <li>For those who have an entitlement to indemnity from their employer for all aspects of their work           <p><i>Typically, those in this category are indemnified by their employer for all of their work and therefore do not require indemnity for civil liability claims but require other policy benefits, such as the defence of investigations and inquiries arising from the provision of healthcare services.</i></p> <p><i>This category does not provide cover for civil liability claims arising from professional negligence. If you undertake any private practice whatsoever or have any other involvement in dentistry outside your employer indemnity, this category may not be right for you.</i></p> </li> </ul>
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#### Employer Indemnified Dentists and Specialists (continued)

Dentist – Employer Indemnified + < 2.5 days per week private practice	E2D	<ul style="list-style-type: none"> <li>For those who have an entitlement to indemnity from their employer but who also do a small amount of private work which is not subject to employer indemnity and where none of the conditions relating to the DI, DM or DX categories apply</li> </ul> <p><i>This category covers private practice up to 2.5 days per week on average during the financial year.</i></p>
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#### Dentists and Specialists – Cessation of practice and Non Clinical practice

Cessation of practice	LOA	<p>For dentists and specialists who have either</p> <ul style="list-style-type: none"> <li>ceased practice temporarily for more than three months or</li> <li>retired permanently from practice</li> </ul>
Dentist – Non Clinical	DNC	<ul style="list-style-type: none"> <li>Suitable for whose work or responsibilities are not concerned directly or indirectly with the diagnosis, treatment or management of individual patients, for example research, administration, dento-legal reporting (no clinical contact) or academia.</li> </ul>

#### Oral and Maxillofacial Surgery – Full Time

Essential OMFS	EOMFS	<ul style="list-style-type: none"> <li>Ahpra registered Oral and Maxillofacial surgeons performing dentoalveolar surgery and management of benign pathology within their scope of practice.</li> </ul>
Full OMFS	OMFS	<ul style="list-style-type: none"> <li>Ahpra registered Oral and Maxillofacial surgeons with a scope of practice of full core curriculum which comprises of EOMFS plus TMJ surgery (but excluding Total TM Joint Replacement [TTMJR] in addition to orthognathic surgery not involving higher level LeFort II, III or the cranial cavity</li> </ul>
Full OMFS plus extended procedures	OMFS+	<ul style="list-style-type: none"> <li>Ahpra registered Oral and Maxillofacial surgeons covering the following procedures in addition to EOMFS and OMFS:               <ul style="list-style-type: none"> <li>(a) post fellowship training procedures including head and neck oncological resections</li> <li>(b) reconstruction including the use of local, regional and microvascular*</li> <li>(c) local flaps, craniofacial surgery, LeFort II/III, major paediatric surgery and TTMR</li> </ul> <p><i>*Separate and specific post fellowship training and certification required for microvascular flaps.</i></p> </li> </ul>

#### Oral Maxillofacial Surgeons – Cessation of Practice

Oral & Maxillofacial Surgeon – Other leave of absence > 3 months	BLA	<p>For Ahpra registered Oral and Maxillofacial Surgeons who have either</p> <ul style="list-style-type: none"> <li>ceased practice temporarily for more than three months or</li> <li>retired permanently from practice</li> </ul>
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#### Hygienists, Therapists and Oral Health Therapists – Students and Graduates

Oral Health Students	OHS	<ul style="list-style-type: none"> <li>For oral health students enrolled in but not yet graduated from, a course of study approved by the Dental Board of Australia for the purpose of becoming a qualified registered Dental Hygienist, Therapist, or Oral Health Therapist (OHT)</li> </ul>
Final Year Students/ Graduates	FYS/HT/OHT	<ul style="list-style-type: none"> <li>For Oral health practitioners in their final months prior to graduation and for new graduates. The total period in this category is up to a maximum of 24 months</li> </ul>

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#### Hygienists, Therapists and Oral Health Therapist – Full time

Essential Oral Health Therapist	EOHT	<ul style="list-style-type: none"> <li>Oral Health Therapists practising full time in accordance with their full scope of practice as defined by Ahpra</li> </ul>
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#### Hygienists, Therapists and Oral Health Therapists – Part Time

Essential Oral Health Therapist – Part Time < 3.5 days per week	EOHT2	<ul style="list-style-type: none"> <li>Oral Health Therapists practising in accordance with their full scope of practice as defined by Ahpra, completing up to 3.5 days per week on average during the financial year</li> </ul>
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#### Hygienists, Therapists and Oral Health Therapists – Employer Indemnified

Hygienist/Therapist/ Oral Health Therapist – Employer Indemnified	HTEI	<ul style="list-style-type: none"> <li>For those who have an entitlement to indemnity from their employer for their work. This category does not provide cover for civil liability claims arising from professional negligence. If you undertake any private practice whatsoever or have any other involvement in dentistry outside your employer indemnity, this category may not be right for you and you may need to select the appropriate part time or full time category.</li> </ul>
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#### Hygienists, Therapists and Oral Health Therapists – Cessation of Practice

Hygienist/ Therapist/ Oral Health Therapist – Other leave of absence > 3 months	QLA	<p>For those who have either</p> <ul style="list-style-type: none"> <li>ceased practice temporarily for more than three months or</li> <li>retired permanently from practice</li> </ul>
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#### Prosthetists – Students and Graduates

Prosthetist – Final Year Dental Student/Graduate	FYS/GDP	<ul style="list-style-type: none"> <li>For those who are in their final months prior to graduation and for new graduates. The total period in this category is up to a maximum of 24 months</li> </ul>
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#### Prosthetists – Private Practice

DPM – Prosthetist – Full Time (Assoc Member)	DPM	<ul style="list-style-type: none"> <li>For those who are practicing full time in accordance with their full scope of practice as defined by Ahpra.</li> </ul>
Prosthetist – Part Time < 3.5 days per week	PPT	<ul style="list-style-type: none"> <li>For those who are completing not more than 3.5 days per week on average during the financial year</li> </ul>

#### Prosthetist – Cessation of Practice

Prosthetist – Leave of absence from clinical practice > 3 months	ELA	<p>For those who have either</p> <ul style="list-style-type: none"> <li>ceased practice temporarily for more than three months or</li> <li>retired permanently from practice</li> </ul>
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#### Risk Partnership Program

There are a number of other categories for those who present a significantly higher risk than their colleagues.

#### Retirement from Practice

If you have permanently ceased practising in Australia please contact DPLA regarding cover for your past practice. Following 4 years of ceasing practice permanently, you may be eligible for an Extended Reporting Period (ERP) subject to approval by MDA National Insurance which will continue to provide you with ongoing cover to notify any matters you become aware of after your retirement.