

# Hong Kong dental membership for individuals

## Statement of benefits

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<b>Company</b>	Dental Protection
<b>Product</b>	Occurrence-based dental malpractice indemnity

Dental Protection is a trading name of The Medical Protection Society Limited ("MPS"). MPS is a company limited by guarantee in England with company number 00036142 and with its principal place of business at Victoria House, 2 Victoria Place, Leeds LS11 5AE. The benefits of MPS membership are discretionary, as set out in MPS's Memorandum and Articles of Association. MPS is not an insurance company. Dental Protection® is a registered trademark of MPS. For information on MPS's use of your personal data and your rights, please see our Privacy Notice on the website.

This document contains a summary of the key features and limitations of occurrence-based discretionary membership with Dental Protection. Your membership documents will detail the benefits available to you, and you should check these for any endorsements that change the scope of protection provided.

## Why do I need indemnity?



While dental indemnity or insurance is not a mandatory requirement in Hong Kong, it is strongly recommended by the Dental Council of Hong Kong (DCHK) that dental professionals who are subject to statutory regulation, have appropriate protection in place. This is to ensure patients will be adequately compensated if they suffer harm due to clinical negligence when seeking legal recourse. In turn, dental indemnity or insurance protects you as a registered professional.

Many public sector dental professionals have indemnity arrangements through their place of work, which cover some of their clinical negligence liabilities. Some independent healthcare providers may also offer indemnity for their employees as part of their employment contract.

Typically, any protection you may benefit from through public sector (for example, the Hospital Authority (HA)) or employer indemnity only covers clinical negligence claims and vicarious liabilities arising from public work (excluding Good Samaritan acts that are not considered part of the dental professional's work for the employing body). However, these indemnity arrangements usually do not offer protection for any private or independent practice you carry out.

The DCHK recommends that you have insurance or indemnity arrangements in place covering the full scope of your dental practice in Hong Kong, so you should consider arranging separate clinical negligence indemnity or insurance for any gaps which may include the following:

- Clinical work you do that is outside the scope of public healthcare institutions / employer indemnity schemes or arrangements.
- Assistance with complaints, personal regulatory and dentolegal support that is outside the scope of public healthcare institutions / employer indemnity schemes or arrangements.

## What does Dental Protection offer?



Dental Protection offers discretionary indemnity and not insurance. Dental Protection membership provides you with occurrence-based indemnity for clinical negligence arising from your clinical practice.

Occurrence-based indemnity means you can ask for assistance with a claim and other matters relating to your clinical practice that arise during your membership, regardless of when the claim is notified or whether you are still a member.

This Statement of Benefits is for occurrence-based membership with Dental Protection, which is only available to individual dental professionals. Students and corporate entities have different membership options. For the full range of membership types available, please refer to the relevant Statement of Benefits available at [dentalprotection.org/hongkong](https://dentalprotection.org/hongkong).

## What does ‘discretionary’ indemnity mean for you?



We are dedicated to treating members fairly and placing them at the heart of everything we do.

All the benefits of membership are discretionary, as set out in our Memorandum and Articles of Association (available on request and at [dentalprotection.org/hongkong](https://dentalprotection.org/hongkong)). Among these benefits is the right to ask for assistance with a range of dentolegal issues, including indemnity for clinical negligence claims. As a mutual society we are owned by our members, so our starting point is always to see how we can help.

When determining whether or not to provide a member with assistance, or the scope of any assistance that can be offered, we ensure that the circumstances of the member’s case are considered on an individual basis by appropriately qualified advisers, who are trained in dentolegal matters. These advisers will exercise their good judgment, on the basis of their experience and knowledge of modern practice, and in line with our established procedures to ensure due process is followed, to decide whether or not we should assist in each particular circumstance. We will never exercise our discretion in an arbitrary or irrational way.



## What does Dental Protection indemnity provide?

Membership benefits differ depending on whether work is private or independent practice or carried out in public healthcare institutions. All requests for assistance are considered on their individual circumstances, declared scope of practice and membership in place at the time.

Your membership is designed to provide personalised protection for your individual practice. However, if your membership includes claims indemnity, you can also seek assistance with clinical negligence claims arising from the actions of up to four full-time equivalent (FTE) staff, who support your individual practice and for whom you are vicariously liable (as a practice owner, for example). Of these, a maximum of two FTE can be clinical support staff that are not required by law to have their own individual indemnity, or for whom we do not offer a separate category of membership (such as dental nurses). The remaining FTE can be administrative non-clinical roles, such as a receptionist.

Membership benefits are summarised in the table below, however, you should also read your membership documents to check which apply to you:

### Indemnity for clinical negligence arising from:

- ✓ Private or independent / non-employer indemnified dental practice\* in Hong Kong
- ✓ (Effective 1 April 2025) Private or independent / non-employer indemnified dental practice\* in the Greater Bay Area
- ✓ Good Samaritan acts (worldwide)
- ✓ Voluntary, humanitarian or charity work (on request)

### Representation for:

- ✓ Regulatory matters
- ✓ Disciplinary proceedings
- ✓ Criminal allegations arising from your clinical practice
- ✓ Coroners' inquests

### Support with:

- ✓ Dentolegal advice (emergency helpline available 24/7)
- ✓ Defamation cases (legal costs only)
- ✓ Complaints handling
- ✓ Breach of confidentiality (directly related to clinical practice)
- ✓ Unwanted media attention
- ✓ Wellbeing support (Counselling Service and 50% off Portal Premium App)
- ✓ Professional development (for example, CPD courses, online learning and online resources)

*\*Indemnity for claims does not apply to those with non-claims membership.*

## What is not indemnified?



We carefully consider each request for assistance on a discretionary basis, but there are some circumstances in which we are unlikely to help. The following list, while not exhaustive, are some examples of matters that we would be unlikely to assist with:

- ✖ Any previous practice undertaken without an insurance or indemnity arrangement in place.
- ✖ Circumstances or claims arising from any malpractice incident, negligent act, error, omission, breach or loss that occurred before the membership start date.
- ✖ Matters related to deliberate, reckless or criminal acts.
- ✖ Matters related to personal conduct unless brought before your professional regulator.
- ✖ Assistance with research for academic projects.
- ✖ Claims or vicarious liabilities that fall under the provisions of HA / employer indemnity or equivalent.
- ✖ Assistance with criminal investigations or proceedings arising from non-professional practice for example, drink-driving offences, possession of drugs or assault.
- ✖ Assistance with allegations of fraud.
- ✖ Payment of fines or financial penalties.
- ✖ Claims brought outside the territorial limits (unless they arise from Good Samaritan acts which are protected worldwide or work elsewhere that has been declared and agreed by us).
- ✖ Matters that fall outside of healthcare indemnity, such as claims relating to property, including its damage or destruction or claims arising from cyber-attacks and / or cybersecurity breaches.
- ✖ Claims arising from your vicarious liability (other than as described above).
- ✖ Matters arising from the use of fully autonomous\* Artificial Intelligence (AI) systems, tools or robotics.
- ✖ Matters arising from use of robotics where the clinician, robotic device and patient are not co-located.
- ✖ Matters of commercial interest such as partnership, employment or agency disputes (whether contractual or otherwise), or compensation claims.
- ✖ Claims brought under the Hong Kong Personal Data (Privacy) Ordinance (Cap. 486). We may use our discretion to assist where the claim arises from a clinical consultation.
- ✖ Claims relating to making, distributing or selling any product or the use of any unsuitable or defective product (Product Liability).
- ✖ Other matters which may not be in the wider interests of our members, for example, damages awarded in a claim for defamation against you or personal costs arising from your attendance at court, hearings or meetings with us about a case.

*\*Fully autonomous means that a clinician does not maintain oversight or final decision-making authority. AI must support but not replace clinical professional judgement.*

## Are there any financial limitations to my membership?



There are no financial limits on occurrence-based indemnity provided to individual dental professionals and no excesses apply (although where a patient seeks reimbursement of their treatment cost, we may ask you to contribute a fair proportion of the refund amount based on the profit element of the charge).

When we agree to take on a case, we can take care of all your legal costs as well as any payments for damages or costs ordered against you or agreed in the settlement of the claim.

## Where am I indemnified?



Hong Kong Dental Protection membership is available to dental professionals practising in Hong Kong SAR, and for all new matters occurring from 1 April 2025 in the following territories: Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province. Membership also provides protection for Good Samaritan acts worldwide.

## What are my responsibilities as a member?



All the benefits of membership are discretionary and subject to you complying with the Memorandum and Articles of Association. You must:

- ! Ensure you have notified any known claims or circumstances to prior insurers as they will not be indemnified by this membership.
- ! Be registered and / or licensed with the appropriate regulatory body to carry out the clinical duties you undertake, have appropriate training and experience, and be (or have been) working within the boundaries of your professional competence and scope of practice.
- ! Take reasonable steps to prevent accident or injury.
- ! Provide true, accurate and complete information when taking out, renewing or making changes to your membership to ensure that the protection provided is appropriate for the work you undertake.
- ! Ensure your membership subscription is paid on time and that this reflects your current scope of practice.
- ! Check your membership documents and tell us (if you applied directly) or the Hong Kong Dental Association (HKDA) in advance of any changes to your practice during your membership period including your role, hours or scope of practice to ensure that you are suitably protected.
- ! Let us (if you applied directly) or the HKDA know as soon as reasonably possible if your contact details change.
- ! Not have equivalent benefits available from Dental Protection with another dental defence organisation or an insurer without our agreement.

In the event of a case, complaint or claim you must:

- ! Notify us at the earliest opportunity of any matter where assistance may be required or that may lead to a claim.
- ! Comply with our reasonable requirements for case management (for example, attending conferences or meetings to provide information).
- ! Be honest and truthful in all dealings and behave in a reasonable manner towards our staff.
- ! Accept our choice of legal representation.
- ! Accept our advice and conduct of cases in all material matters (including case strategy and settlement).
- ! Co-operate fully with us and our representatives.
- ! Provide full and accurate information relevant to the case without delay and act in good faith at all times.
- ! Not admit legal liability for a claim or settle a claim without our agreement. This does not restrict you from complying with your professional obligations relating to open disclosure and being transparent in the event of an adverse incident, or from providing an appropriate apology.

Any failure to disclose full and accurate details could result in us rejecting requests for assistance, declining or withdrawal of membership benefits and / or the cancellation or non-renewal of your membership.

## When and how do I pay?



Your annual membership subscription is payable by the due date. For full details on how to pay, please refer to your membership documents.

## When does my membership start and end?



Your membership starts on the date shown on your certificate of membership. Your membership will run for 12 months. During your membership, you must let us (if you applied directly) or the HKDA know of any changes to the information held about you. You will be notified when your membership is approaching renewal, and your subscription should be paid by the due date to ensure continuous membership.



## Can I pause my membership?



You can apply for deferred membership if you are already a member and have temporarily stopped work due to a career break, maternity or paternity leave or long-term sickness.

As a deferred member with occurrence-based protection, you will not be required to pay a subscription and can still apply for assistance with any dentolegal problems arising from a Good Samaritan act and can continue to access our risk prevention and wellbeing support services.

## Do I still need membership with Dental Protection if I retire?



If you decide to remain on the dental register for a period post-retirement, you may wish to move into a retired deferred category of membership.

As a retired deferred member, you will not be required to pay a subscription, and you can continue to request assistance with any dentolegal problems arising from a Good Samaritan act and have access to our risk prevention and wellbeing support services. You can also reactivate your full membership should you decide to return to practice after a short period of time.

## How do I cancel my membership?



- Dental Protection membership is on an annual basis (unless stated otherwise).
- You may cancel your membership with us (if you applied directly) or the HKDA by phone or in writing (email or post) within 30 days of the start of your current membership period.
- You can choose not to renew your membership by providing notice to us (if you applied directly) or the HKDA at any time before the end of your current membership period.