

Practice Category Guide

This Practice Category Guide is effective 1 July 2025.

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 hours, 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
Dental Students and Graduates		
Dental Students	DST	<ul style="list-style-type: none"> 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
Final Year Students/ Dental Graduates	FYS/DG	<ul style="list-style-type: none"> 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
Dentists and Specialists		
Full time	D2	<ul style="list-style-type: none"> For dentists in their second full year after graduation (whether in Australia or otherwise) where none of the conditions relating to the D4I, D4M or D4X categories apply
	D3	<ul style="list-style-type: none"> For dentists in their third full year after graduation (whether in Australia or otherwise) where none of the conditions relating to the D4I, D4M or D4X categories apply
	D4	<ul style="list-style-type: none"> For general dentists in their fourth year or subsequent years after graduation (whether in Australia or otherwise) where none of the conditions relating to the D4I, D4M or D4X categories apply
	D4I	<ul style="list-style-type: none"> 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 D4M or D4X categories apply
	D4M	<ul style="list-style-type: none"> 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 D4I or D4X categories apply
	D4X	<ul style="list-style-type: none"> For any general dentists and registered specialists undertaking: <ol style="list-style-type: none"> surgical placement of implants and removal of impacted and/or unerupted/partially erupted mandibular third molars and/or any sinus lift or bone augmentation procedures involving the maxillary sinus and/or nasal floor are carried out* <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 RMA, OMX or OMZ categories may be appropriate.</i></p>
	DS04	<ul style="list-style-type: none"> For specialist Orthodontists in their fourth year or subsequent years after graduation

Practice description	Category code	Category description
Dentists and Specialists (continued)		
	DSP4	<ul style="list-style-type: none"> For any specialists other than Orthodontists and Oral Maxillofacial Surgeons in their fourth year or subsequent years after graduation where none of the conditions relating to the D4I, D4M or D4X categories apply
	E3D	<ul style="list-style-type: none"> For employees of a DPL Member or corporate DPL Member where none of the conditions relating to the D4I, D4M or D4X categories apply
Part time	DLA	<ul style="list-style-type: none"> For those completing not more than four hours per week on average or up to a maximum of 200 hours during the financial year where none of the conditions relating to the D4I, D4M or D4X categories apply
	DR1	<ul style="list-style-type: none"> For those completing not more than 10 hours per week on average or up to a maximum of 500 hours during the financial year where none of the conditions relating to the D4I, D4M or D4X categories apply
	DR2	<ul style="list-style-type: none"> For those completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year where none of the conditions relating to the D4I, D4M or D4X categories apply
	DTR	<ul style="list-style-type: none"> 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 no more than 10 hours maximum per week up to 500 hours per annum of private practice. Details of specialist training pathway must be provided when applying for this category. Conditions relating to the D4M, D4I or D4X do not apply to this category.
Employer indemnified	E1D	<ul style="list-style-type: none"> For those who have an entitlement to indemnity from their employer for 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>
	E2D	<ul style="list-style-type: none"> 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 D4I, D4M or D4X categories apply <p><i>This category covers private practice up to 10 hours per week on average or up to a maximum of 500 hours during the financial year.</i></p>
Cessation of practice	LOA	<p>For those who have either</p> <ul style="list-style-type: none"> ceased practice temporarily for more than three months or retired permanently from practice
Oral and Maxillofacial surgery		
Part time	RMA	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year and are a Member of ANZAOMS
	RMM	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year and are not a Member of ANZAOMS
Full time	OMX	<ul style="list-style-type: none"> For those who are a Member of ANZAOMS
	OMZ	<ul style="list-style-type: none"> For those who are not a Member of ANZAOMS <p><i>The OMX and OMZ categories allow unlimited private practice.</i></p>
Cessation of practice	BLA	<p>For those who have either</p> <ul style="list-style-type: none"> ceased practice temporarily for more than three months or retired permanently from practice

Practice description	Category code	Category description
Hygienists, Therapists and Oral Health Therapists		
Oral Health Students	OHS	<ul style="list-style-type: none"> 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)
Final Year Students/ Graduates	FYS/QGA	<ul style="list-style-type: none"> For those who are in their final months prior to graduation and for new graduates if they are a Member of a State Hygienist/Therapist/OHT Association. The total period in this category is up to a maximum of 24 months
	FYS/QGN	<ul style="list-style-type: none"> For those who are in their final months prior to graduation and for new graduates if they are not a Member of a State Hygienist/Therapist/OHT Association. The total period in this category is up to 24 months
Full time	QFA	<ul style="list-style-type: none"> For those who are a Member of a State Hygienist/Therapist/OHT Association
	QFN	<ul style="list-style-type: none"> For those who are not a Member of a State Hygienist/Therapist/OHT Association
Part time	QPA	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year and are a Member of a State Hygienist/Therapist/OHT Association
	QPN	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to 1,000 hours during the financial year and are not a Member of a State Hygienist/Therapist /OHT Association
	QRA	<ul style="list-style-type: none"> For those who are completing not more than 10 hours per week on average or up to a maximum of 500 hours during the financial year and are a Member of a State Hygienist/Therapist/OHT Association
	QRN	<ul style="list-style-type: none"> For those who are completing not more than 10 hours per week on average or up to 500 hours during the financial year and are not a Member of a State Hygienist/Therapist /OHT Association
Employee of a DPL Member	QEA	<ul style="list-style-type: none"> For those who are an employee of a DPL Member or corporate DPL Member and are a Member of a State Hygienist/Therapist/OHT Association
	QEN	<ul style="list-style-type: none"> For those who are an employee of a DPL Member or corporate DPL Member and are not a Member of a State Hygienist/Therapist/OHT Association
Employer indemnified	QIA	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 <p><i>Typically, those in these categories 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 for the legal defence of investigations and inquiries arising from the provision of healthcare services.</i></p> <p><i>These categories do 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, these categories may not be right for you and you may need to select the appropriate part time or full time category.</i></p>
Cessation of practice	QLA	<p>For those who have either</p> <ul style="list-style-type: none"> ceased practice temporarily for more than three months or retired permanently from practice

Practice description	Category code	Category description
Prosthetists		
Final Year Students/ Graduates	FYS/GDP	<ul style="list-style-type: none"> For those who are in their final months prior to graduation and for new graduates if they are a Member of a State Association. The total period in this category is up to a maximum of 24 months
	FYS/GDN	<ul style="list-style-type: none"> For those who are in their final months prior to graduation and for new graduates if they are not a Member of a State Association. The total period in this category is up to 24 months
Full time	DPM	<ul style="list-style-type: none"> For those who are a Member of a State Association
	DPN	<ul style="list-style-type: none"> For those who are not a Member of a State Association
Part time	PMA	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year and are a Member of a State Association
	PNA	<ul style="list-style-type: none"> For those who are completing not more than 20 hours per week on average or up to a maximum of 1,000 hours during the financial year and are not a Member of a State Association
Absence from practice	ELA	<p>For those who have either</p> <ul style="list-style-type: none"> ceased practice temporarily for more than three months or retired permanently from practice

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.