

Significant Changes to the Dental Indemnity Policy V.7

Outlined below is a summary of the significant changes to the Policy Wording.

To thoroughly understand the changes to the Policy, please read the following in conjunction with the Important Information and the Policy Wording V.7, included in the booklet with your renewal offer. The amendments apply to Policies commencing on or after 1 July 2025.

New layout and structure

A new section has been introduced to provide guidance on how to use the Policy Booklet. The Important Information section has been changed to:

- summarise, by way of a table, the covers in the Policy Wording;
- clarify, by way of diagrams, the concepts of claims made policies and retroactive cover;
- provide, by way of examples, explanations of some of the most frequently used covers.

Updates and Clarifications

1. The contents of the Supplementary Dental Indemnity Policy V.6 have been incorporated into the new version of the Policy Wording.
2. Changes, summarised below, have been made to the Important Information section and the Policy Wording, as well as changes to clause numbering and minor changes to provide greater clarity.

Amendments

The **Important Information** section has been amended as follows:

- The notice under section 40 Insurance Contracts Act 1984 (Cth) regarding claims made insurance has been amended.
- An infographic has been included to help explain the effect of cancellation on premium.
- The “Run-off cover or extended reporting period” section has been amended to improve its comprehension.

The **Policy Wording** has been amended as follows:

Legal Costs

Cover for Legal Costs has been separated into 2 clauses to help clarify what costs you are entitled to for civil liability claims and what costs you are entitled to for Investigations and Inquiries. (Clauses 6 and 7 Legal Costs).

Legal Costs

Cover for Legal Costs for defence against allegations of sexual misconduct and criminal conduct towards patients has been amended to confirm that the claimant’s costs are not covered. (Clause 8 Legal Costs for Defence Against Allegations of Sexual Misconduct and Criminal Conduct Towards Patients).

Notification Costs for Breach of Privacy

The policy now includes cover for costs of notification for breach of privacy. (Clause 11– Breach of Privacy).

Credentialling and Employment Disputes

Clarification that claims for credentialling and employment disputes are excluded under the Policy. (Clause 16.15 – Exclusion).

Breach of Privacy and Loss of Documents Caused by Cyber Loss

Excluding from cover for breach of privacy (clauses 3 & 11) and loss of documents (clause 10), losses arising from Cyber Loss. (Clause 16.28 – Exclusion).

Appeals

Changing paragraphing within the clause to improve its comprehension. (Clause 32 – General Terms – Appeals).

Recovery Costs

Including a provision confirming our rights to engage third parties to collect money you owe us and your obligations in those circumstances. (Clause 36– Recovery Costs).

Governing Law

Changing the governing law from Western Australia to the state or territory in which the Policy is issued. (Clause 37– Governing Law).

Interpretation

Updating the policy to incorporate the effect of changes to legislation etc and to update gender references. (Clause 38– Interpretation).

Definitions

The definitions have been placed into full alphabetical order. The definitions of “Deductible” and “Eligible Data Breach” have been included and definitions of “Field of Practice”, “Immediate Family”, “Legal Costs”, “Policy”, “Inquiry”, “Investigation” and “You and Your” have been amended to improve clarity. (Clause 40– Definitions).

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