

The complete package

2016-2017
MEMBERSHIP
YEAR

Professional indemnity, expert advice
from experienced colleagues, free
CPD and a whole lot more...

Why settle for less?





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DPL Australia Pty Ltd ('DPLA') ABN 24 092 695 933, CAR No. 326134 is a Corporate Authorised Representative of MDA National Insurance Pty Ltd ('MDANI') ABN 56 058 271 417, AFS Licence No. 238073.

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 33 Cavendish Square, London W1G 0PS. DPL serves and supports the dental members of MPS. The benefits of MPS membership are discretionary, as set out in MPS's Memorandum and Articles of Association.

'DPL member' in Australia means a non-indemnity dental member of MPS. DPL members have access to the Dental Indemnity Policy underwritten by MDANI. By agreement with MDANI, DPLA provides point-of-contact member service, case management and colleague-to-colleague support to DPL members. None of DPL, DPLA and MPS are insurance companies. Dental Protection® is a registered trademark of MPS.

000+

members worldwide



We are world leaders

Dental Protection Limited (DPL) is a subsidiary of the Medical Protection Society (MPS) which is the world's largest professional indemnity organisation for doctors, dentists and other healthcare professionals, having been in existence for over 120 years.

This mutual fund remains owned by the members at all times, and does not provide profits for any commercial partners, nor dividends for shareholders. No brokerage fee or commission is paid to any third party, nor received by DPL.

DPL serves and protects more of the world's dentists and other dental health professionals than any other equivalent organisation. Currently, DPL has around 66,000 dental members. Outside the UK, more of these members are in Australia than in any other country.

In Australia, DPL works with a specialist provider of dental professional indemnity insurance; their focus is never distracted by trying to sell you other kinds of insurance or service.

DPL has over 45 years of continuous dental experience in Australia – much more than any other comparable provider. We are proud of our international record of unflinching support for our members and of the many points of principle that have been successfully fought on behalf of DPL members, up to the highest courts in Australia.

DPL is acknowledged as the international leader in dental risk management.

At any moment in time, DPL is handling around 18,000 dental cases around the world, which gives DPL an unrivalled first-hand experience of dental cases of all kinds, and of the evolving nature of the problems faced by DPL members.

What DPL members say about us...



I have been with DPL since I graduated and have never had cause to doubt the wisdom of that choice. The organisation and the service it provides is truly first class.



I always look forward to receiving your publications. They are so informative and the most professional of any publication I receive.



My staff and I really look forward to your seminars, which are always fantastic. The speakers are always great too.



I do not think I could have received any more empathy and help.



I have been a member for 35 years and have always received really excellent service.



I felt I had to write to thank you for giving me my husband back. You have restored his self-belief and his love for dentistry and our patients...without all the support provided by DPL we would be in a very dark place now. It was needed and desperately appreciated... and much more than either of us could have believed possible. Thank you all so much.

(From a member's wife)



I joined DPL four years ago and still can't believe how much you get for your money compared to other companies I have been with.



Brilliant. Brilliant. Brilliant.



I don't know how I would have survived the last two years without DPL supporting me. Your advisers are worth their weight in gold and have been incredibly helpful.



I expected you to look after the money side of things but what really blew me away was how you looked after me and cared about how I was feeling. Back at Uni I joined everyone that asked me to, but I am so glad I listened to my mates and stuck with DPL. Awesome.



It is so important to be able to talk to an experienced colleague, who can see things so much more clearly than we can. I am DPL for ever.



Everyone I have met or communicated with at DPL is at the very top of their game. You are all true professionals at what you do and I never doubt that if ever I was in serious difficulty I am the best possible hands.



Your handling of my case was astonishing.

50+

dentolegal advisers
worldwide



45+

years in Australia



Key benefits

- The biggest and strongest organisation of its kind in the world.
- More than 45 years track record of protecting and supporting the dental profession here in Australia.
- A unique blend of local knowledge and expertise underpinned by proven international strength and experience.
- Colleague-to-colleague focus and empathy: we understand dentistry and dental problems.
- Advice and support from a specialist team with massive dental case knowledge and experience.
- Strong, independent, confidential, on your side.
- Free CPD in a variety of formats to suit your needs.
- You own the organisation and we make no profits from your subscriptions.

Professional Development with DPL

Helping to keep you safe and secure

At Dental Protection we believe prevention is better than cure. We're here to encourage ethical, careful, considerate care by sharing expertise and knowledge on best practice. Our range of professional development services will help you be a safer, more successful member of your dental team. We believe that well informed members are safe members. In the current year alone about \$10 million is being invested into its provision for members all over the world.

Free CPD

- Lectures and seminars
- PRISM - Online learning at your fingertips
- Publications – Updating your everyday practice on the latest news and case studies
- Downloadable information and advice booklets on key dentolegal topics
- Tools for clinical audit to support your record keeping
- Workshops eg. professional development, communication skills

Lectures and Seminars

DPL offers its members a series of evening presentations, featuring keynote speakers (often well-known international speakers) on clinical risk management and related topics. DPL members can attend these events free of charge as a benefit of membership and can also bring along their staff, for maximum value.

Between 2014 and 2016 we will have provided over 150 events for our dental members in Australia, the majority of them with free CPD and others at heavily discounted rates.

This year we released our latest seminar series “Sliding Doors” specifically for hygienists, therapists and OHTs.

These events are staged not just in the bigger cities, but also in many smaller rural locations, and are typically attended by over 2,000 people each year. Check out the DPL website for a venue near you and our upcoming CPD programmes.

DPL also organises conferences such as the Australian Young Dentist Conference. (see page 19)

PRISM

dentalprotection.org/prism

Log in to the e-learning hub and learn at a time and place that suits you. Record your completed courses in your personal profile and print off certificates for your CPD.

If your module gets interrupted, just pick up where you left off next time.

Our courses cover a number of key risk areas:



Dentolegal issues



Professionalism and Ethics



Communication and Interpersonal skills



Systems and Processes



Clinical Risk Management



Reflective learning

CPD and space for reflective learning

There are learning objectives for all our programmes and you get a certificate for your CPD records to demonstrate your participation.

'Managing Risk' modules

Video and interactive case studies to highlight the challenging situations and dilemmas that dental teams might be faced with and provides techniques to help you address these difficult situations.

Titles include:

- Clinical Records
- Drugs and Prescribing
- Periodontal Disease
- Under-treatment

These short summaries provide a risk management overview of a variety of clinical procedures. They outline the key risks and provide practical tips for avoiding them, as well as offering guidance on consent and record-keeping issues related to each area of dentistry.

Ethics

A series of 12 short lessons on ethics for dental professionals compiled into a single book with an accompanying knowledge check which can also provide three hours verifiable CPD.

This series is intended as a resource for students at the start of their career as well as for dentists who would like to refresh their own understanding of ethics.

Publications

The best of our printed risk management publications are hosted on PRISM.

In addition to the regional editions of *Riskwise* and *Teamwise*, we have publications for dental students and young dentists. You can also find back issues of the *Annual Review*.

Change

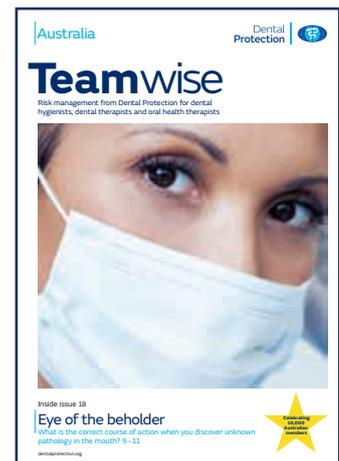
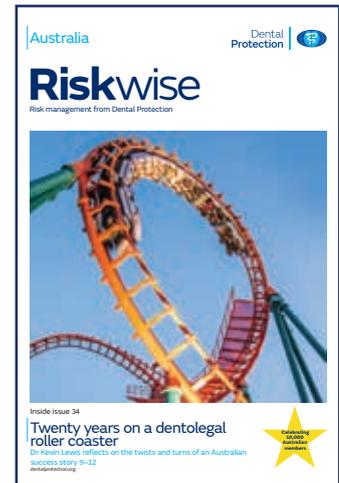
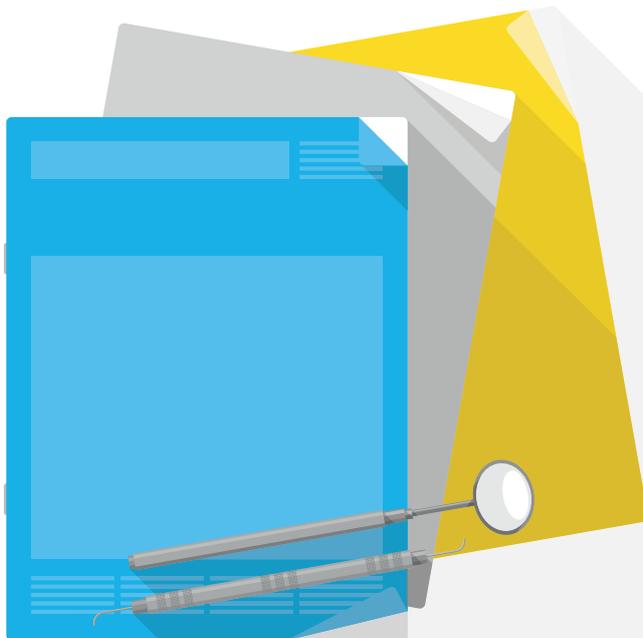
This year's *Annual Review* can provide verifiable CPD when you log on to PRISM.

Information booklets

A wide range of risk management resources is available to download from the website, free of charge.

Tools for clinical audit

Addressing some of the most problematic areas of clinical record keeping, these audit tools offer a practical method for reviewing the quality of your clinical records. These guides can be downloaded free of charge from the Risk Management section of the website.





Educational workshops

Throughout 2016, Dental Protection will continue to deliver a series of communication and risk management skills workshops. These three-hour workshops will provide essential skills and insights to reduce the risk of claims and complaints.

Mastering workshops are available in Australia, Hong Kong, Ireland, Malaysia, New Zealand, Singapore, South Africa and the UK.

Mastering Your Risk

Improving communication skills to reduce risk

Take action to help reduce your risk by improving your communication skills and developing techniques to better manage your patient expectations.

96% of previous attendees said that they would change their practice as a result of attending the *Mastering Your Risk* workshop.

By attending this workshop you will:

- Enhance your skills in communicating effectively with patients to reduce risk
- Acquire a deeper understanding of the link between communication skills and patient dissatisfaction
- Gain a greater understanding of the motivation behind patient claims and complaints and why patients sue

Mastering Adverse Outcomes

Dealing with disappointed patients

How you communicate with a patient when something has gone wrong is one of the key factors in determining if a patient will make a complaint or a claim. Yet most dentists receive little or no formal training in how to communicate in what can be a difficult and stressful situation.

The *Mastering Adverse Outcomes* workshop is designed to fill this gap, providing you with powerful techniques that can reduce your exposure to risk of complaints or claims.

By attending this workshop you will:

- Enhance your skills to communicate with patients when something has gone wrong
- Understand the cultural and legal implications of expressing regret
- Increase your understanding of ethical, regulatory, legal and professional obligations following an adverse outcome including duty of disclosure



Mastering Difficult Interactions

Improve your skills in managing difficult situations

Dentists who received training to improve their communication skills report a significantly lower rate of difficult interactions.

This workshop provides a solution-focused approach to enhancing your effectiveness and ease when dealing with difficult interactions. The skills taught as part of this three hour workshop concentrate on difficult interactions with patients but the techniques learned will be valuable in any difficult interaction.

By attending this workshop you will:

- Enhance your skills in managing difficult situations
- Understand the choices available to you when faced with a difficult interaction
- Learn techniques to minimise conflict and deal with challenging scenarios

Mastering Consent and Shared Decisions

Patients who are well-informed and highly engaged when deciding between treatment options are placed in a stronger position to take ownership of the final treatment decision and outcomes.

During the *Mastering Consent and Shared Decision Making* workshop you will examine the principles of consent and the specific skills dentists require in adopting shared decision making. You will learn techniques that can be used to assist in reducing your exposure to complaints and litigation.

By attending this workshop you will:

- Understand the process of shared decision making and its importance in effective dentist-patient relationships
- Gain an understanding of what leads to complaints and claims related to clinical decision making
- Explore the challenges that you could face in the decision making process

For more information on the workshops, including how to book, visit the Events and E-Learning section at dentalprotection.org.au



MORE SUPPORT THROUGHOUT YOUR CAREER

ONLINE PUBLICATIONS ARCHIVE

Keep your practice up-to-date with the latest news, case studies and topics, combining globally applicable principles, with country-specific detail.

- Consent
- Record keeping
- Position statements
- Regulatory advice
- Complaints handling
- Continuum series (designed to support members of the dental team at key stages in their career)



*Very clear, concise
and practical.*



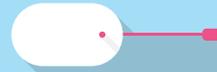
*Informative, this will
definitely improve my
record keeping.*

- Log into our e-learning pages with your membership number at :

dentalprotection.org/elearning

- If you have any difficulties logging in please contact the e-learning helpdesk

elearning@dentalprotection.org



Colleague-to-colleague advice and support

DPL Dentolegal Advisers / Cases Consultants



Dr Annalene Weston has previously worked both in general dental practice and in Government Health Service positions, in both Victoria and New South Wales before moving to Queensland where she has been based in recent years.

She was awarded a Masters Degree in Health Law from Sydney University. Until recently Annalene was practising in Central Queensland and serving on the local Health Complaints Commission; however, she is now based in Brisbane and, in addition to her role with DPL, Annalene works part-time in a suburban dental practice.



Dr Mike Rutherford brings enormous experience to the DPL team having worked in private practice, hospital clinics, the defence forces and as a supervisor in the undergraduate teaching of dental students.

He also spent 19 years as a member of the ADAQ Patient Liaison (fee inquiry and treatment complaint) Panel. He has a special interest in oral surgery, and preventive dentistry. In 1995 he achieved a BA in Social History and International relations. Mike continues to work part-time in practice.



Dr George Lazaridis graduated from Otago 1978 and worked briefly in general practice in Wellington, New Zealand. He then went on to establish a preventive-based general practice in London for over 27 years

and more recently in private practice in Melbourne with a particular interest in endodontics. He also supervises undergraduates at the Melbourne Dental School and is involved with mentoring/teaching ADC candidates.



Dr Ralph Neller is a past President of the Australian Dental Council having retired from this position at the end of 2012. Having served in various positions with Queensland Health for over 30 years, Ralph has wide

experience of the hospital service and the Government sector, and is a past President of the Queensland Public Sector Dentists' Association. Ralph is also a past Chairman of the Dental Board of Queensland and of the Dental Technicians and Prosthetists Board so he brings a wealth of knowledge, understanding and experience to his work for the benefit of DPL members.

Hygienists/Therapists/Oral Health Therapists Adviser & Cases Consultant



Joan James graduated with a Bachelor of Science in Dental Hygiene in 1975 from the University of Nebraska in the USA and more recently completed a Graduate Certificate in Dentistry from the University of Adelaide and a Certificate of University Teaching Practice from University of Queensland. Joan practiced in a specialist private dental

practice in Australia for over 20 years and was on the academic staff at the University of Queensland School of Dentistry from 2009-2014, teaching into the Bachelor of Oral Health Program. She has served on both the State and National DHAA Executive (including terms as State and National Presidents) and has been a member of Australian Dental Council accreditation teams."

Students and Young Dentists



Kara Stokes graduated from the University of Queensland with double degrees in Business Management and Commerce, having majored in Marketing. She joined the DPL team in 2012 and is based in our Brisbane office. Her role takes her to every dental school in Australia as well as working with our recent graduates and young dentists, and

maintaining our student and young dentist website, Facebook page and other resources. She is also responsible for organising the Australian YDC.

Young dentist representatives



Dr Andrew Wong graduated from the University of Sydney with dual degrees in Dentistry and Pharmacy. Currently he divides his time

between private practise and public dental clinics in Sydney, with a special interest in oral surgery and orthodontics. He is a regular contributor to DPL's Young Dentist website and other publications, and joined DPL's Young Dentist Committee in 2013.



Dr Rachel Pino graduated from Griffith University in Queensland and has gained experience in both private and public general dental practice in recent years. She was actively involved with the Griffith University

Dental Student Association and has worked with DPL since 2011. Rachel contributes to the DPL team as a Young Dentist Representative and regularly contributes articles to DPL's website and publications. In the past 2 years she has aided in the establishment of the Australian YDC.

Local knowledge – DPL’s Australian Dental Advisory Panel

The Panel includes a number of highly respected clinicians, both specialist and generalist, blending experience from private practice, hospitals, Government service, University and the Defence Forces. They also bring a wealth of combined wisdom and experience from working on Defence/Review Committees, Ethics Committees, Complaints Resolution, Medicolegal and other expert witness work, Peer Review Committees, Dental Boards, local dental politics etc.



Dr John McNamara chairs DPL’s Australian Dental Advisory Panel. He is a specialist endodontist, having held many senior posts within his specialty, and combines private practice with teaching. He is a

former ADAQ State Councillor with 10 years of Cases Committee experience.



Dr Janet Scott has worked in private general practice, although is now a specialist in private oral surgery practice. She is Senior Dental Officer for the Central Region Army Reserve and has extensive Defence

and Peer Review experience in South Australia.



Dr Rod Brilliant has 30 years’ experience in private practice. A general dental practitioner member of the original ADAQ Cases Committee, he is an ADAQ past-president, and has served on both

State and Federal ADA Council.



Professor Frank Monsour is an oral and maxillofacial surgeon and the Director of the OMF unit at the Royal Brisbane Hospital. A former ANZAOMS President, he spent many years on ADAQ Cases Committee

and is an experienced medico-legal expert.



Dr Stuart Gairns was previously the Chief Executive Officer of the ADA (WA Branch). He is a retired periodontist who was principally engaged in private practice as well as having previous university

involvement. He has been involved in dental indemnity for over 24 years and for the last several as Chairman of the Dental Cases Panel. He has served on the DPLA Panel for nine years. Stuart also sits on the West Australian State Administrative Tribunal as a senior sessional member.



Dr David Sykes is in specialist prosthodontic practise in Sydney, with a particular interest in implant dentistry. David brings experience from the NSW Dental Board and as a former Chairman of the ADANSW

Defence Committee, as well as from a long experience of expert medicolegal work.



Dr Cosimo Maiolo is a specialist prosthodontist working in private practice in Adelaide, with a branch practice in Darwin. He has also practised in WA and taught and lectured widely as well as

having had extensive experience in the provision of expert prosthodontic opinions. He is the President of the Academy of Australian and New Zealand Prosthodontists and has been a member of the Dental Advisory Panel of DPL in Australia since 2000.



Dr Tim Wigmore is in private orthodontic practice in Hobart, having been Director of the State Orthodontic Service in NSW and a lecturer in orthodontics at the University of Sydney. He is

experienced in both Peer Review Committee and Dental Board work.

International experience

DPL has a team of experienced dentists working in-house. About a third of them have legal as well as dental qualifications. Several of the most senior and most experienced members of this team (see below) have special responsibility for supporting the work of our Australian-based advisers, experts, cases consultants and lawyers.



Allison Newell brings over 25 years of health, financial services and insurance experience to DPL and Medical Protection where she is responsible for all aspects of international activity and

international members.

Prior to joining us, Allison led the development of Skanka's Health and Care Strategy in the UK and was a member of Skanksa's Global Centre of Health Excellence leadership team.

Allison's career experience includes working for leading health organisations such as Aetna International, Optum, Bupa and the NHS.

Internationally Allison has experience working in Qatar, KSA, Kuwait, the UAE, India, USA, Australia, Thailand and Europe leading on and consulting on delivery of large population health systems and programmes for governments and large corporate customers.

Allison has an MBA, an Advanced Diploma in Managed Care, is a LEAN champion and has completed training in Flawless Execution in Fast time & Agile thinking. At Harvard Business School she studied Customer Service as a Business Strategy and Business Innovation in Global Health. Allison is clinically qualified.



Dr James Foster is a Senior Dentolegal Adviser and DPL's head of Dental Services for both Australia and New Zealand. He is an experienced general dental practitioner with extensive

experience of vocational training of recent dental graduates. James completed a law degree in 2005, is a trained mentor and holds a certificate in clinical education. James has a particular interest in postgraduate education and development, especially of young dentists.



Dr Sue Willatt – After several years as a Senior Dentolegal Adviser, Sue became Head of Dental Services in London during 2011. Previously she worked for many years in general dental

practice including as a manager within the UK's largest corporate practice owner. Sue added an MBA and a law degree to her dental qualifications and is the Secretary to the Board of Directors of DPL as well as the Treasurer of the UK's Dental Law and Ethics Forum.



Dr Raj Rattan, Dental Protection has appointed Raj Rattan MBE as the new Dental Director to succeed Kevin Lewis who steps down in summer 2016. Raj has over 20 years' experience in dental practice and

has been associated with Dental Protection for over 20 years, first as a dentolegal adviser and more recently as a senior dentolegal consultant.

Raj is also Strategic Associate Dean at the London Deanery and he uses his extensive knowledge and experience to inform and open debate through his published articles, books and international lectures on risk management, quality assurance and practice management. In 2008, Mr Rattan was appointed MBE in the Queen's New Year's Honours List for services to dentistry and he is former Policy Adviser to the Department of Health. Raj will be well known to many members in Australia having lectured here extensively.



Dr Stephen Henderson,

Senior Dentolegal Adviser, worked for many years in general dental practice and was previously active in the dento-political field. He now works part-time in specialist oral

surgery practice. He has a law degree and has special responsibility within DPL for the activities of regulators (Dental Boards and Councils).



Dr Yvonne Shaw, graduated in 1990 and worked in general dental practice for 18 years before joining DPL, although she still works as a part-time clinical assistant in both hospital and outpatient orthodontic

practise. In 2000 she obtained a Masters Degree (LLM) in Legal Aspects of Medical Practise and in 2004 she was awarded the postgraduate DPDS diploma. Yvonne has been part of the team assisting Australian members for the past two years.

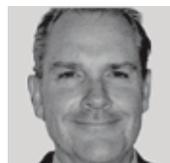
Friendly, accessible membership services



Ken Parker

Operations Manager DPL

Joined the DPL team in 2000, initially managing our membership services before becoming Operations Manager two years later. Ken's earlier career was in banking and finance; he spent 10 years with ANZ and 20 years with Metway (now Suncorp). Having served as a Justice of the Peace and as a prominent and longstanding Rotarian and experienced management consultant, Ken provides an outstanding, friendly and professional service for DPL members across Australia, and leads our Membership Services Team.



Michael Pears

Membership Manager DPL

After 10 years in banking first at Metway and then with the Bank of Queensland, Michael spent 10 years as a Corporate Account Manager for Travelex. From 2007-2013 he worked in the energy industry before joining DPL. Michael's proven strengths are his friendliness and approachability, coupled with his focus on customer care, quality of service and building relationships – a perfect fit with his role as DPL's Membership Manager, working alongside Ken Parker in our Brisbane office.

Expert legal representation in your state

Without exception, all the lawyers used by DPL in recent years (and in some cases for over 30 years) are continuing to assist our members throughout Australia today.

Dental cases require a specialised knowledge and understanding, which cannot be acquired overnight and we strongly disagree with those who believe that dental cases can be handled by relatively inexperienced junior lawyers with little or no background in dental cases.

DPL's principal legal representatives are:

Australian Capital Territory

Kennedys and Sparke Helmore

Northern Territory

Cridlands and Minter Ellison

Western Australia

Clayton Utz and Panetta McGrath

New South Wales

Kennedys and Sparke Helmore

South Australia

Wallmans

Tasmania

Murdoch Clarke

Victoria

DLA Piper and Sparke Helmore

Queensland

Paxton-Hall and K&L Gates

Separate advisory and legal representation is provided where two or more members are involved in the same case and a potential or actual conflict of interest arises. Other specialist lawyers in these and other firms will be instructed where necessary and appropriate.



Dental indemnity

- The *Medical Indemnity (Prudential Supervision and Product Standards) Act 2003* ('the Act') requires all professional indemnity for healthcare professionals in Australia to be provided by a regulated contract of insurance from an Australian insurer. To comply with this legislative requirement, DPL members are offered a 'claims made' contract of insurance which is underwritten by MDA National Insurance Pty Ltd (MDANI).
- MDANI is a wholly owned subsidiary of MDA National Limited (MDA National), a mutual organisation owned by its (medical) members. In total MDANI has over 45,000 members and other insured professionals with a 12% increase in Membership effective 30 June 2015. MDA National started life in 1925, becoming a national organisation in 2000. Consequently, MDANI is not a commercial insurer with shareholders – making it a particularly good 'fit' with the MPS group in terms of its ethos and member-centred culture.
- MDA National has members in all states and territories and offices in six of them and its staff provide an outstanding service to them.
- The MDA National Group's accounts at 30th June 2015 confirm that the group held total assets of \$377 million, and net assets of \$170 million.
- Since 2008, DPLA has acted as a Corporate Authorised Representative (CAR) of MDANI.
- By agreement with MDANI, DPLA provides the point-of-contact member service, case management and colleague-to-colleague support – refer to pages 12-15 for details.
- Effective 1 July, 2016 the MDANI Dental Indemnity policy will have an increased limit of \$40,000,000 in the aggregate for all matters for which you seek indemnity under the Policy with a maximum limit of \$20,000,000 for any one claim within the policy period. The maximum limit of indemnity includes legal costs. This amendment meets the requirements under the Dental Board of Australia's revised Professional Indemnity Insurance Registration Standards. A sub-limit of \$500,000 in the aggregate applies for legal costs and costs orders arising out of investigations and inquiries, allegations of sexual misconduct or criminal conduct, and legal costs of seeking an Apprehended Violence Order.
- DPL and DPLA are consulted on the design of the MDANI Dental Indemnity Policy, details of which can be supplied on request.
- DPL and DPLA meet regularly with MDANI to discuss the dental indemnity insurance needs of DPL members, and ways to enhance the delivery of service to DPL members further.



MDANI members and other insured professionals



Annual growth in the portfolio



Total assets held by MDANI



Seamless protection and support every step of the way

From dental school through every stage of your career

Students

- Free student membership with DPL, and access to a Dental Indemnity Policy available from MDANI **at no cost**. Cover is provided for healthcare treatment, services, advice or reports provided to patients during the course of your studies as well as defence costs arising from allegations of academic misconduct by the University and Dental Board investigations.
- Free personal copy of *Dental Student Australia* twice a year.
- If you are thinking of travelling as part of your elective and are a student member, MDANI provides you indemnity for any volunteer work completed outside of Australia, except in the USA or where US laws apply. This gives you the peace of mind that wherever you are in the world, we can make sure you get the help and advice you need.
- DPL student members are invited free of charge to many of our education and risk management events.
- On-going support for student associations and committees at dental schools.
- DPL has a Facebook page specifically designed for dental students and young dentists. It keeps our student members up to date with activities within the dental schools, includes photos from events, competitions and much more. It is a very popular channel of communication between our student members.



DPL – First choice for recent graduates and young dentists

No other similar organisation offers the same level of support and resources specially designed to meet the needs of recent graduates and young dentists in Australia or overseas.

The Australian Young Dentist Conference

Launched by DPL in 2012 as one of several such events running internationally, selling out four years straight, this is the hottest ticket in town for recent graduates and young dentists. Showcasing top international speakers on a range of topics directly relevant to recent graduates, and a perfect excuse to catch up with friends from Uni. Entry is discounted for DPL members and you will receive 5.5 hours CPD for attendance.

Visit dentalprotection.org/australia/events-e-learning/events for full details on this year's event and to reserve your ticket while there are still places available



Dedicated website for recent graduates and young dentists

DPL created theyoungdentist.com in 2011 in response to feedback from young dentists saying there was not a central hub for articles and advice relevant to them. We have a committee of young dentists working all over Australia, who help us to ensure that the content continues to deliver what young dentists want and need. Much of the content is written by young dentists, for young dentists.

Facebook

DPL has a Facebook page specifically designed for dental students and young dentists. It keeps recent graduates up to date with post graduate activities, includes photos from events, competitions and much more. It is a very popular channel of communication between our young dentist members.

The events page includes information about the programme for the annual Young Dentist Conference and allows young dentists to communicate with their peers and arrange to meet up at the event.

Newly and recently qualified dentists

- If you sign up in the first semester of your final year, or are already a student member, you will receive a **complimentary** 24-month final year student/graduate policy. This runs from 1 July 2016 to 30 June 2018 and underwritten by MDANI you will continue to have access to all of the benefits of DPL membership. If you join after you graduate you will incur a small \$55 fee. Reduced insurance premium applies for two further years, before needing to pay the full rate (ask us for further details).
- Reduced rates until the fourth year post-graduation.
- Although your MDANI Dental Indemnity Policy will not cover long-term work overseas, DPL membership is often transportable internationally – ideal for those who plan to travel or undertake volunteer work. DPL may be able to help you with local contact details in many countries (please get in touch for further information).
- Even if you have been qualified for more than three years, you can still pay a reduced rate if you work for another DPL member (whether this is an individual or 'corporate' member).
- Free access to a website specially designed for young dentists: theyoungdentist.com/au
- Access to a free Public Liability insurance through our industry partner *Dental Essentials*. Contact the Membership Team to arrange.

Practice owners

- Reduced indemnity costs for any dentist or other registered dental health professional who works in your practice.
- Access to a Practice Indemnity Policy from MDANI, to provide the option of additional protection for a variety of risks that relate to the practice (business) entity, that are not covered under the indemnity insurance for an individual practitioner.
- Huge range of practice management and staff training resources to help you to make your practice even more successful.
- Employment law advice helpline.
- Media helpline to ensure that your practice marketing/promotion/advertising (including website material) complies with the guidelines issued by the Dental Board of Australia, the Trade Practices Act etc.
- Assistance in creating practice policy documents (e.g. Privacy Policy, Infection Control Policy, Adverse Incident Reporting policy etc).
- Press Office – advice and assistance with any adverse publicity, impacting upon your practice and its reputation.
- Advice and assistance with Health Fund and similar challenges.
- Free seminars for you and your staff (see page 6).
- Reduced rate *Dental Innovations and Dental Essentials* practice management services and insurances.

General and specialist practice

- Access to a Dental Indemnity Policy underwritten by MDANI and tailored to the needs of dental practitioners.
- DPL is a specialist organisation that for over a century has been built on the solid foundation of really understanding general and specialist dental practice. The majority of our 70+ team of Dentolegal Advisers and Cases Consultants have spent their careers in practice, and have owned and operated practices of their own.
- Free seminars for you and your staff, and your personal copy of our various publications (see details earlier) – including lots of **free CPD** to give you even more value for money.
- Advice and assistance with Health Fund, Medicare Australia and similar challenges.
- Your MDANI Dental Indemnity Policy will cover you for volunteer work overseas except in the USA or where US laws apply. It does not cover long-term work overseas. Simply contact DPL and advise where you are volunteering and get confirmation of cover. DPL membership is often transportable internationally – ideal for those who plan to travel and work abroad.
- All the other benefits explained in this booklet to practise safely and successfully from graduation to retirement.

Orthodontic specialists

The majority of cases arising from this area of clinical dentistry tend to involve general dental practitioners who have had no formal or specialist training in orthodontics as opposed to those who are specialists in

this field. Reflecting this fact, a special category exists for registered orthodontic specialists who are members of the Australian Society for Orthodontists, allowing them to pay a reduced subscription.

Practising in remote and rural areas

DPL recognises that you have less ready access to CPD than your colleagues in the larger towns and cities, and also the fact that this can add significantly to the cost and inconvenience of meeting your CPD requirements.

Refer to the sections on page 7 which explain the wide range of distance learning and online CPD resources, much of which is provided free to DPL members as an added-value membership benefit.

DPL – your trusted partner

Career-long support

DPL's Continuum series of Advice Booklets forms part of our commitment to assist and support members every step of the way from student to graduation, from the early years of professional life on to safely negotiating the many challenges that can arise at critical moments throughout a professional career, and helping them safely through to a happy and worry-free retirement (and beyond). In particular, we aim to make members aware of the dentolegal pitfalls associated with all these critical moments, so that they are more able to cope with them at a personal level, and to manage them safely and successfully in a professional sense.

For particularly difficult moments, DPL provides its members with **free access to a confidential Counselling Service. This is provided independently by PPC Worldwide** – the leading global provider of such services – and has been specifically designed to assist members suffering from stress caused by receiving and dealing with complaints, regulatory (AHPRA/Dental Board) investigations, negligence claims, disciplinary matters and other such professional challenges, and to help them through a time of acute stress. Anything that you discuss with PPC Worldwide will remain strictly confidential between PPC and yourself, and DPL's role is simply to provide you with initial access to the service via our Dentolegal Advisory Helpline.



Maternity breaks

- Flexible, discounted cover in the months and years around any maternity break, to protect you against claims arising during your absence, regarding treatment you had provided previously.
- No limit on length of maternity breaks.
- You will continue to receive our publications to help you to keep in touch and meet your CPD requirements.
- Choice of part-time rates if you decide to reduce your working hours in the periods immediately before or after your maternity break.
- Once your MDANI premium and DPL subscription is paid up to date at the time you temporarily cease practising, DPL will pay on your behalf, any additional MDANI insurance premium that would normally be payable to preserve the currency of your indemnity insurance, so that your policy can continue to respond to any claims that arise during the time that you are no longer actively practising.

Please notify Membership of your details in writing.

Leave of absence for further study or travelling (absences from practice of three months or longer)

- Once your MDANI premium and DPL subscription is paid up to date at the time you temporarily cease practising, DPL will pay on your behalf, any additional MDANI insurance premium that would normally be payable to preserve the currency of your indemnity insurance, so that your policy can continue to respond to any claims that arise during the time that you are no longer actively practising.
- Receive our publications, to help you to keep in touch and/or maintain the CPD activity required to maintain your registration.
- Not available for periods of unemployment.

Remember to contact us

- Before commencing any leave
- Before returning to work

Government employment and employer indemnity

- Choose whether or not you want any indemnity for work you have undertaken (eg in private practice, report writing, advisory/consultancy work) outside your main employment.
- Reliable and independent protection and colleague-to-colleague support in any professional challenge from patients, managers or employers. The MDANI Dental Indemnity Policy can respond to various situations that are not likely to be covered by employer indemnity, and DPL membership provides further advice and support in many such situations.
- Access to authoritative and independent advice on management policies and protocols that impact upon your work.
- Employment law advice in appropriate situations.
- Those working in government health facilities should understand that such dentists have in the past not only been refused assistance by their employers, but have been openly criticised and blamed by them. This re-emphasises how essential it is to make personal indemnity arrangements to ensure that your own professional interests are being fully and independently protected, rather than protecting your employers and their senior management.

Hygienists, therapists, oral health therapists

- Free student membership of DPL and access to a Dental Indemnity Policy available from MDANI **at no cost while you are a student.**
- If you sign up in the first semester of your final year, or are already a student member, you will receive a **complimentary 24-month final year student/graduate policy.** This runs from 1 July 2016 to 30 June 2018 and you will continue to have access to all of the benefits of DPL membership. If you join after you graduate you will incur a small \$55 fee.
- Choice of full or part-time rates.
- Reduced rate applies if employed by an individual or corporate DPL member, further reduced if you are a current member of your representative Association (eg DHAA, ADOHTA).
- Hygienists and therapists working wholly in government employment, or in other employer-indemnified positions, can pay reduced rates, which are further reduced if you are a current member of your representative Association (eg DHAA, ADOHTA).
- Members in these categories generally pay much lower subscriptions than in any equivalent category for dentists, but where practicable membership benefits are broadly the same as for dentists, as explained in this booklet.
- Merged membership categories to allow maximum flexibility; no need to advise us how many sessions you work as a therapist and how many as a hygienist.
- Dedicated risk management publication *Teamwise Australia*, focused upon the needs of Australian hygienists and therapists.
- Dedicated Risk Management Seminar series “Sliding Doors”.
- Flexible, discounted cover in the months and years around any maternity break, to protect you against claims arising during your absence, regarding treatment provided previously. Includes part-time rate if you decide to reduce your working hours in the periods immediately before or after your maternity break.
- No limit on length of maternity or other career breaks – once your MDANI premium and DPL subscription is paid up to date at the time you temporarily cease practising, DPL will pay on your behalf, any additional MDANI insurance premium that would normally be payable to preserve the currency of your indemnity insurance, so that your policy can continue to respond to any claims that arise during the time that you are no longer actively practising.

Prosthetists

- If you sign up in the first semester of your final year, or are already a student member, you will receive a **complimentary 24-month final year student/graduate policy.** This runs from 1 July 2016 to 30 June 2018 and you will continue to have access to all of the benefits of DPL membership. If you join after you graduate you will incur a small \$55 fee.
- Reduced rate applies if employed by an individual or corporate DPL member, further reduced if you are a current member of representative Association (approved by DPL).
- All membership benefits are the same as for dentists, as explained in this booklet, unless stated otherwise.
- Flexible, discounted cover in the months and years around any maternity break, to protect you against claims arising during your absence, regarding treatment provided previously. Includes part-time rate if you decide to reduce your working hours in the periods immediately before or after your maternity break.
- No limit on length of maternity or other career breaks – once your MDANI premium and DPL subscription is paid up to date at the time you temporarily cease practising, DPL will pay on your behalf, any additional MDANI insurance premium that would normally be payable to preserve the currency of your indemnity insurance, so that your policy can continue to respond to any claims that arise during the time that you are no longer actively practising.

Working part-time

- Do not pay more than you need to – choose between three levels of activity according to your individual needs and circumstances.
- Categories are based upon total hours worked over the whole subscription year, which is much more flexible than restricting you to a rigid number of hours per week. You can therefore vary your work pattern and working hours/days during the year within the agreed maximum without the need to notify us.
- You will receive all our publications and have access to our other risk management resources.

Permanently ceasing practise (including retirement)

In the case of permanently ceasing to practise dentistry, dental health professionals do not currently enjoy the financial assistance with the cost of 'run off cover' that has been made available to medical practitioners through the government's Run-Off Cover Scheme (ROCS).

It is therefore both necessary and important to ensure that you have made appropriate and adequate arrangements to protect yourself against any claims that might arise after you have ceased practising, but relating to a previous period when you were still practising.

Once your MDANI premium and DPL annual subscription is paid up to date at the time you permanently cease practising, DPL will pay on your behalf, any additional MDANI insurance premium that would normally be payable to preserve the currency of your indemnity insurance, so that your policy can continue to respond to any claims that arise during the time that you are no longer actively practising.

Consequently there is nothing more to pay in any of the situations listed below.

- Permanent retirement from practise.
- Permanently leaving Australia or cessation of practise in Australia.
- Permanent inability to practise because of disability or illness.
- Death.

In the above situations, subject to you applying in writing and underwriting approval, MDANI can endorse the policy to provide you with enduring run-off over beyond the end of the current policy year for as long as you remain eligible. Because DPL is paying the MDANI premium on your behalf as a benefit of your DPL membership, no part of an annual DPL subscription, once paid, can be refunded.

Limited professional activity

Although primarily intended for those who do not carry out any clinical work at all (eg, report writing, consultancy/advisory work, lecturers and researchers) this category also allows for a minimal level of clinical activity (up to a maximum of 200 hours per year). This makes it ideal for those undertaking occasional locum work, covering for colleagues, or other professional activity continuing after retiring from clinical dentistry.

More value

Public liability and product liability insurance

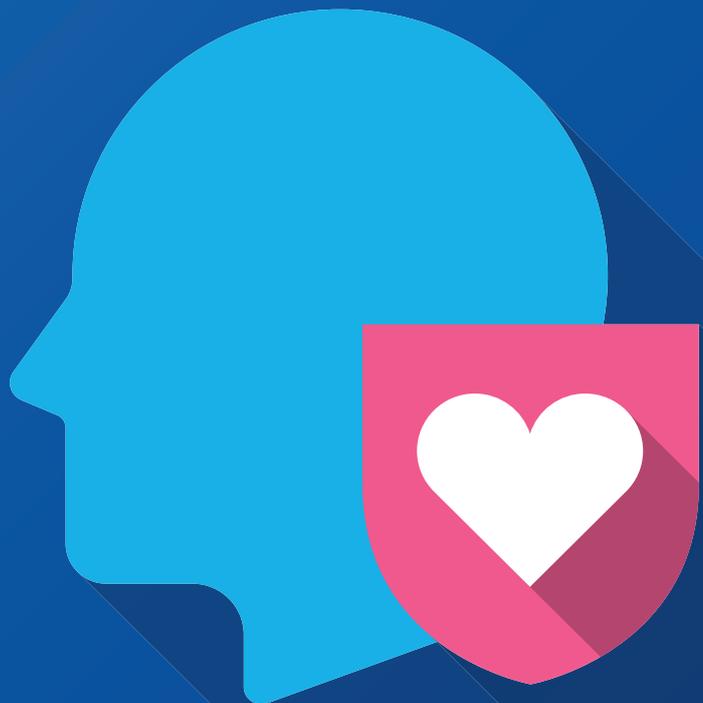
As a free extra benefit of DPL membership, DPL purchases public liability and product liability insurance on behalf of those members who want and need it, and who do not already have their own cover arranged for this risk. You do need to advise us of your wish to be attached to the Master Policy that DPL purchases for this purpose, providing up to \$20 million of cover. Contact us for more information.

Practice management – professional and personal insurances

DPL members are offered reductions on the *Dental Innovations* practice management services and the *Dental Essentials* insurance products, from which you can make significant further savings (more than the total cost of your professional indemnity in some cases) when purchasing dental materials, equipment and a variety of professional and personal insurances.

Affinity discounts

Because DPL has a close working relationship with various companies around the world, and is often involved in collaborative projects with them, these companies offer special discounts to DPL members who purchase their products. DPL has no financial or other interest in your uptake of these offers.



Other situations

Switching indemnity providers?

Joining (or re-joining) DPL having had a “claims-made” insurance policy with an insurer other than MDANI?

MDANI introduced unlimited retroactive cover for new policies starting on or after 1 July 2015. This means that, subject to the terms and conditions of the MDANI policy, you will have cover for new claims, investigations and inquiries arising from your previous practice where you were indemnified by another insurer.

If you had previously been a DPL member in Australia prior to July 2003, you will probably only need retroactive cover back to the last date of that DPL membership – all cases arising from that earlier period of DPL membership can be covered under DPL’s occurrence-based arrangements that were in place at that time. This restores “seamless” DPL membership and support for any past incidents that have not yet been reported to a previous insurer.

Unusual practice arrangements?

DPL’s size and experience means that we are no strangers to out-of-the-ordinary practice arrangements. We can advise you on how best to satisfy Dental Board/AHPRA requirements, and in many cases can speak to MDANI on your behalf to establish how best to insure yourself for the work you do. In some cases this would require an endorsement to any policy offered to you by MDANI.

Working overseas?

The MDANI Policy covers undertaking voluntary (unpaid) healthcare services overseas. In other situations, whether you are planning a working holiday, or something longer term, we can advise you on how to retain the ability of your MDANI Dental Indemnity Policy to respond to any claims that might arise after you have left Australia, but relating to a previous period when you were still practising here in Australia.

The rates and categories in force vary from one country to another but DPL serves members on five continents and we can advise and guide you as necessary. In many cases you can also find useful information on the DPL website www.dentalprotection.org.au to be aware of. If you are a recent graduate you may find it helpful to visit DPL’s dedicated website for young dentists www.theyoungdentist.com.au where many recent graduates describe their experiences of working in various countries and jobs around the world.

Contact us now to receive a personalised quotation

membership@dpla.com.au
Freecall 1800 444 542

Additional information is also available via the DPL website
dentalprotection.org.au

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Important note

In Western Australia, membership is also available through the DPL Scheme of Co-operation with ADAWA, and information on rates under this arrangement should be sought directly from ADAWA.

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'DPL member' in Australia means a non-indemnity dental member of MPS. DPL members have access to the Dental Indemnity Policy underwritten by MDANI. By agreement with MDANI, DPLA provides point-of-contact member service, case management and colleague-to-colleague support to DPL members. None of DPL, DPLA and MPS are insurance companies. Dental Protection® is a registered trademark of MPS.