



A Guide to Claims

DENTISTS'
PROVIDENT



Dentists' Provident is the leading provider of income protection to dentists in the UK and Ireland. We provide our members and their families with peace of mind through flexible income protection backed by exceptional service.

We're proud of our reputation for fair and efficient claims handling and we understand the importance of a simple claims process. This brief guide explains when and how you can make a claim.

When can I claim?

You can claim benefit payments when you're unable to work because of an illness or injury, which leads to a loss of earnings. Certain illnesses and injuries aren't covered, however, and these are listed on pg 5.

There's a period, starting when you're first unable to work, during which no benefits are payable. This is called the 'deferred period'. Your income protection contract will have a deferred period of any number of weeks between one and 52, two years, or a combination of deferred periods, depending on what you selected at the outset. Alternatively, if you have an 'immediate benefit' contract with no deferred period, you'll be able to claim benefit payments from the first day of an illness or injury.

How do I make a claim?

You must complete the Claim Form and return it to us, making sure you enclose the Confidential Medical Certificate (or a Med 3 Certificate) completed and signed by a doctor, with the dates of absence identical on both.

We don't accept self-certificated claims or medical certificates completed by a member of your immediate family.

It's very important that you answer all the questions on the Claim Form fully and give as much information as possible. Lack of information may result in us asking further questions and increase the chance that the assessment of your claim will be delayed.

What are the deadlines for claiming?

You should return the Claim Form and medical certificate to us as soon as possible, but we must receive them within 28 days of the end of your deferred period at the latest.

If you have multiple deferred periods within your contract, we must receive them within 28 days of the end of your shortest deferred period. If you have a contract with no deferred period, then we must receive them within 28 days of the start of your incapacity.

If you don't send the documents to us within these time limits, we may postpone or refuse to pay your claim.

How will Dentists' Provident assess my claim?

We'll need evidence that you were or still are under the care of a doctor and that you suffered or are still suffering a loss of income as a result of your incapacity.

For most short-term claims, the Claim Form and medical certificate will be enough evidence and you'll receive your benefit payment within the next few days.

In some cases, however, we'll need additional medical or financial information, so your claim may take a little longer to process. However, we'll always keep you informed of progress.

How are benefits paid?

Benefits are generally paid by cheque in arrears from the end of your deferred period, providing all claims requirements have been satisfied.

For long-term claims, we'll usually pay your benefits on a monthly basis.

How long are benefits paid for?

We'll carry on paying your benefits until one of the following occurs:

- You're no longer entitled to receive benefit payments in accordance with our Rules (for example, if you don't keep your premium payments up to date, you move abroad or your membership is cancelled);
- You're no longer incapacitated;
- You're no longer suffering a loss of earnings;
- You reach the retirement age defined in your Schedule of Benefits; or
- In the event of your death.

How many times can I claim?

You can claim as many times as you need and the number of claims you make won't affect the premiums you pay.

If you've received benefit payments and need to claim again for the same illness or injury within 13 weeks of returning to work, then the second claim will be treated as a continuation of the initial claim and the deferred period won't apply.

What happens to my premium payments while I'm claiming?

You must continue paying your premiums even when you're receiving benefits under a claim.

What happens if I'm not in employment?

If you're not currently in employment or self-employment, but your premiums are up to date, you may still be eligible to claim. We'll use the 'activities of daily living' tests to determine if you're entitled to benefits and the maximum benefit payments will be limited to £1,500 per month.

What happens if I return to part-time or less well-paid work?

If you've been receiving benefit payments from us for at least three months and, because of your illness or injury, you're only able to return to work in a part-time capacity, or have to take up a new less well-paid occupation, we'll help you by paying a reduced benefit which takes account of your partial loss of earnings.

What happens if I receive other payments whilst claiming?

We'll reduce the benefits we pay if any of the following take you over the maximum allowable income (60% of your pre-incapacity income):

- ❑ Continuing profits from your business;
- ❑ Continuing payments from your employment (such as sick pay, benefits in kind, bonuses or dividends);
- ❑ Ill-health pension payments (unless you were entitled to them while still working);
- ❑ Other insurance benefits (if they arise because of your incapacity and either provide regular payments to you or on your behalf, such as mortgage payment protection, loan or credit card protection, waiver of premiums or other income protection benefits);
- ❑ Where you undertake any unpaid work, our best estimate of the open market remuneration for this work.

If your benefit payments are reduced, we generally won't refund any of your premiums.

We won't reduce your benefit payments as a result of you receiving:

- ❑ Employment and Support Allowance and other similar benefits from the State;
- ❑ Income Support or other means-tested State benefits (although the benefit payments you receive from us may affect your eligibility for means-tested State benefits);
- ❑ Investment income (except for certain dividend payments).

Contact us

If you have any questions about the progress of your claim, please contact our Claims Department:

Telephone: +44 (0) 20 7400 5730

Fax: +44 (0) 20 7400 5701

Email: claims@dentistsprovident.co.uk

Address: Dentists' Provident
91-94 Saffron Hill
London
EC1N 8QP

Website: www.dentistsprovident.co.uk

When can't I claim?

Illness & injury exclusions: We won't accept a claim or pay benefits if your incapacity is caused by any of the following:

- ❑ Fertility treatment or normal pregnancy conditions;
- ❑ War, hostilities (declared or not), terrorism, invasion, rebellion, revolution, civil war or participation in a riot, civil commotion or uprising (this doesn't apply to members of the armed forces who suffer incapacity whilst on active duty);
- ❑ Attempted suicide or self-inflicted injury;
- ❑ Participation in a criminal act;
- ❑ Alcoholism, abuse of controlled substances or effects of drugs not taken under the advice or supervision of a medical practitioner;
- ❑ Failure to follow immunisation procedures against such diseases as recommended for healthcare staff involved in direct patient care by the appropriate government, health authorities or professional bodies;
- ❑ Medical operations or treatments which aren't medically necessary, including cosmetic or beauty treatments, unless they're as a result of an accident where your doctor recommends cosmetic treatment.

Maternity leave: We won't pay benefits when you're on maternity leave and receiving maternity pay from your employer. If you're self-employed, we won't pay any benefits for a period beginning 4 weeks before the expected date of childbirth and ending 8 weeks after childbirth. However, if you're still incapacitated after this period, you'll be eligible to claim benefit payments subject to our normal terms and conditions.

Unemployment: You can't claim for unemployment due to non-health reasons or when you're prevented from working through disciplinary action by your employer or supervisory body.

Outside the UK & Ireland: You're not entitled to claim benefits whilst you're outside the UK or Republic of Ireland.

Less than one day: You can't claim benefits for periods of less than one complete day of incapacity, regardless of your deferred period.

Special terms: Some members have accepted special terms which were imposed by us when they applied for membership. We won't pay benefits if the claim is for any condition excluded by the special terms we've applied.

Dentists' Provident Society Limited

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We may monitor calls to improve our service.

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