



Your Guide to our Application Process

DENTISTS'
PROVIDENT



Thank you for your application, which we'll assess as soon as possible.

This guide gives an overview of what happens once you've submitted your application. It answers some of the questions you may have and sets out what you can do to help us ensure your application is processed promptly.

Our application process

1. Submission of your application

You or your advisor sends the application form to us.

2. Verification of information (*online applications only*)

A copy of the information submitted online is sent to you for review, to enable you to correct any errors or omissions. We aim to do this within 24 hours of receiving your application. You should review the information carefully, as we'll rely on it to assess your application. You should then read and sign the declaration and return a copy in the pre-paid envelope provided, along with any other items we may have requested from you.

3. Tele-interview (*online & tele-interview applications only*)

To ensure we obtain all the relevant information about your health, medical and family history, you'll be contacted by a qualified nurse for a short telephone interview. Before this happens, we'll send you a brief guide to help you prepare for the interview. We recommend you read the guide and have the necessary information available, as this will help eliminate any unnecessary delays in processing your application.

In most cases, this stage is completed within two weeks of you submitting your application.

We'll send you a transcript of the interview afterwards, along with our decision based upon it. Again, you should review the information carefully, as we rely on it to assess the terms on which we offer you cover and incorrect information could adversely affect any future claims. If any of the information recorded is incorrect, or you wish to provide additional details, please make the appropriate alterations on the transcript, sign it and send it back to us.

4. Further information

Occasionally, we may need to contact you to clarify certain information, or to obtain any additional information we require to assess your application.

Please see below for the types of further information we may require.

We aim to contact you within 24 hours of determining the clarifications or additional information required.

5. Assessment of your application

Once we've obtained all the relevant information, we'll assess your application. Your age, gender, smoker status, current health and lifestyle, and family history are all taken into consideration in determining the terms we can offer you.

We aim to complete our assessment within 48 hours of receiving all the necessary information.

6. Commencement of your cover

If we're able to offer you cover in accordance with our standard terms and conditions, we'll start your cover immediately, unless you've instructed us otherwise. If we need to apply any special terms to your cover, we'll write to you giving full details and ask you to confirm your acceptance of those terms in writing, before we start your cover.

Further information we may require

1. General Practitioner's report

If you've completed a full application form, or if we're unable to obtain all the information we need from the tele-interview transcript, we'll contact your doctor to ask for a report detailing your medical history. You can choose to see this report before it's sent to us.

Although we aim to request the report within 24 hours of receiving your full application form, or the relevant tele-interview transcript, it can take up to four weeks for this information to arrive. It's therefore very important that you give us the fullest information at the earliest stage possible, so we can minimise any delays in processing your application.

2. Nurse screening

We may ask a qualified nurse to visit you, at a location of your preference, for a short examination and some tests. We'll tell you about any tests required before the visit.

3. Questionnaires & clarifications

If you participate in certain hazardous activities, or have suffered certain medical conditions, we may send you a simple questionnaire to request further details. In certain instances, we may send you a financial questionnaire, to ensure your cover is suitable for your requirements.

We may also write to you requesting clarification of any answers you've given, or to request any outstanding information – for example, evidence of your identity or eligibility to practice dentistry.

How you can help us to process your application promptly

You can help us ensure your application is processed promptly and efficiently by:

- Completing the application form fully and with as much detail as possible;
- Remembering to send us all the information we ask for when submitting your application;
- Arranging any tele-interview, medical examination or tests as soon as possible; and
- Sending us any subsequently requested information as quickly as possible.

Factors which can affect the assessment of your application

1. Age & gender

The cost of cover depends on your age and gender. The risk of incapacity increases as you get older. Men and women pay different rates of premiums as statistics indicate substantially different claim profiles between the genders.

2. Your current health

Your current health and medical history are important factors in determining the risk of you suffering ill-health in the future.

3. Family history

Certain conditions, such as heart disease and some cancers, tend to run in families. If a member of your immediate family has suffered such a condition, it may influence how we assess your application.

4. Your lifestyle

Your lifestyle can have a significant effect on the risk of you suffering ill-health in the future. For example, we all recognise the risks of smoking, excessive drinking and using controlled substances. Similarly, certain pastimes and hobbies carry an increased risk of injury.

Our decisions

1. Standard terms

If the assessment of your application has not identified any issues, we'll be able to offer you cover in accordance with our standard terms and conditions. The majority of cases fall into this category.

2. Special terms

Sometimes when we make an offer, we may include an exclusion clause. This is where you're not covered for a specific condition and won't be entitled to claim benefits if you suffer an incapacity as a result of this condition.

Alternatively, the level of cover offered may be limited with regard to the amount of benefit or the deferred period, or we may offer you the cover with a definition of incapacity other than "own occupation".

3. Premium loading

Premium loading is an additional premium which may be added to the standard premium and is often based on the factors detailed above, due to additional risk.

4. Postponement

If you've recently suffered a serious medical condition, are undergoing investigations, or are awaiting treatment, we may postpone your cover for a time, after which we'll invite you to re-apply.

5. Declining an application

Occasionally, we're unable to offer cover. This decision is normally restricted to applicants with current, or a recent history of, serious medical conditions, but applications may occasionally be declined based on other factors detailed above.

If we're unable to accept your application on standard terms, we'll contact you to discuss the terms we're able to offer. If, after this discussion, we're still unable to offer you our standard terms, we'll write to you with a full explanation of our decision.

Dentists' Provident Society Limited

Registered office:
91-94 Saffron Hill
London
England
EC1N 8QP



Telephone number: **+44 (0) 20 7400 5700**
We may monitor calls to improve our service.

Fax number: **+44 (0) 20 7400 5701**
Website: **www.dentistsprovident.co.uk**

Dentists' Provident is the trading name of Dentists' Provident Society Limited which is incorporated in the United Kingdom under the Friendly Societies Act 1992 (Registration Number 407F) and is authorised and regulated by the Financial Services Authority (Firm Reference Number 110015)