

# Application to use your plan options

For members in the Republic of Ireland



## Important notes: before completing this application

### General

Your plan is designed to be flexible and allows you to make certain changes so that it remains relevant to your needs. If you meet the necessary criteria, the changes you are able to make using this form will not require an assessment of your health and lifestyle. If you need further information, please refer to your plan documents.

### Completing your application

Please complete all the relevant sections in black ink, using **BLOCK CAPITALS**.

You should keep a record of all the information you give us in connection with your application.

### Material facts notice and other important information

You are legally obliged to tell us about all relevant information (material facts) in the application process. Material facts are those which an insurer would regard as likely to influence the assessment and acceptance of an application for insurance.

Your membership and/or cover may be cancelled, any claim on the plan may not be paid and you may have difficulty purchasing insurance elsewhere if:

- you do not inform us of all material facts
- the information you give us is not true and complete
- you do not inform us in writing of any changes in your medical and/or other information which occur before the cover starts.

It is your responsibility to ensure that the information provided is true and complete whether the information was completed by you or on your behalf. As the plan covers you, all material information must be provided by you and not by a third party.

If you proceed with the application, the resulting cover will be based on the information provided in:

- this application form
- any other written or verbal communications between us in connection with your application
- any communication from you notifying us of any changes in advance of your membership and/or cover starting
- the memorandum and rules of Dentists' Provident.

If there are any changes to the information provided in the application process which occur before the start of your cover, you must notify us of these immediately in writing.

### When your changes take effect

If we accept your application, we will make the changes requested immediately, unless you have asked us not to.

# 1. Your personal details

## Basis of your contract

We will make the changes requested based on your replies to the questions in this application and any written, electronic or verbal communications between us in connection with your application. It is very important that you take all reasonable care to answer all our questions honestly, completely and to the best of your knowledge. If you give us incorrect or incomplete information, depending on the circumstances, we may cancel your membership and/or cover, amend your cover and/or premiums, reduce or not pay your claim. If you are not sure whether or not any of the information is relevant to our consideration of your application, then you should ask us. In any case that you have any doubt as to whether certain facts are material, you should disclose them to us anyway.

## 1.1 About you

**a. Name** Title  Dr  Mr  Mrs  Miss  Ms  Prof

First name

Middle name

Last name

## 1.2 Your contact details

### a. Home address

We need your address to confirm your eligibility and to contact you about your application, membership and claims.

Address line 1

Address line 2

City

Postcode

Country

### b. Telephone numbers

We need your telephone numbers if we need to discuss your application or our decision with you (we will not use your information for marketing without your permission).

Mobile

Home

Work

### c. Email address

If you use our online service, we will email you when we send you private correspondence through our online system (we will not send you marketing emails without your permission).

Email

## 2. Details of your changes

### Basis of your contract

We will make the changes requested based on your replies to the questions in this application and any written, electronic or verbal communications between us in connection with your application. It is very important that you take all reasonable care to answer all our questions honestly, completely and to the best of your knowledge. If you give us incorrect or incomplete information, depending on the circumstances, we may cancel your membership and/or cover, amend your cover and/or premiums, reduce or not pay your claim. If you are not sure whether or not any of the information is relevant to our consideration of your application, then you should ask us. In any case that you have any doubt as to whether certain facts are material, you should disclose them to us anyway.

### 2.1 Career break

**a. Please select the plans for which you want suspend your insurance cover**

Income security plan  
 Select income protection plan

**b. When did you or will you stop working to take a career break?**

We will use this information to decide when to stop collecting premiums for your cover.

DD MM YYYY

**c. Do you know when you will return to work after the end of your career break?**

If you plan to return to work before the maximum period permitted under our rules then we will restart your cover from when you tell us. Otherwise, we will restart it when the maximum period available ends.

Yes  No  
 If yes, then please tell us when:  
 DD MM YYYY

**d. Do you have a contractually agreed position to return to after the end of your career break?**

Yes  No  
 If yes, please give details below  
 Name of business:  
  
 Your employment status  Self employed  Employed

### 2.2 Reducing your cover

**a. Please give details of the plans and covers you want to reduce**

Plan number:  
  
 Cover number:  Cover number:  Cover number:

**b. What would you like your reduced cover to be?**

€  every month €  every month €  every month

### 2.4 Reducing the end date of your cover

**a. Please give the details of the plans and covers in respect of which you want reduce the end date**

Plan number:  
  
 Cover number:  Cover number:  Cover number:

**b. When do you want your cover to stop?**

years old  years old  years old

## 2.5 Changing your waiting period

**a. Please give details of the plans and covers in respect of which you want to change your waiting period**

Plan number:

Cover number:

Cover number:

Cover number:

**b. What would you like your new waiting period to be?**

weeks

weeks

weeks

**c. If you are reducing your waiting period, please answer the following question:**

**Have you stopped working for one employer and started work for a new, unconnected employer or have you stopped being employed and become self employed within the last 90 days?**

Yes  No

If yes, please include evidence of the change of your employment status with this application

Yes  No

If yes, please include evidence of the change of your employment status with this application

Yes  No

If yes, please include evidence of the change of your employment status with this application

## 2.6 Changing your participation units

**a. Please give details of your plan and how much would you like to pay towards your participation units every month?**

Your participation units determine the share of our financial surpluses you receive in your bonus account each year.

Plan number:

The minimum amount  
or

The maximum amount based on my cover as of the date of this application  
or

€  each month

## 3. Additional information

Please use this section if you wish to give us any further information regarding your application.

We will make the changes requested based on your replies to the questions in this application and any written, electronic or verbal communications between us in connection with your application. It is very important that you take all reasonable care to answer all our questions honestly, completely and to the best of your knowledge. If you give us incorrect or incomplete information, depending on the circumstances, we may cancel your membership and/or cover, amend your cover and/or premiums, reduce or not pay your claim. If you are not sure whether or not any of the information is relevant to our consideration of your application, then you should ask us.

## 4. Declaration and consent

### My personal data

Please read the Data Privacy Notice in the next section before completing this declaration and consent

I have read the Data Privacy Notice and I agree to proceeding with this application.

I agree to you collecting, holding and using my personal data in line with your Data Privacy Policy.

Name

Signature

Date

This is my request to make changes to my plans as detailed in this application to Dentists' Provident Society Limited (you, your, Dentists' Provident). I understand that my application, if accepted, will be subject to your usual terms and conditions and I have read and accept these.

I have read my plan documents and I understand the benefits provided and what is not covered by my plans.

I agree that a copy of this declaration and consent will have the validity of the original.

### General declaration

I confirm that I am a resident of the Republic of Ireland.

I declare that I have disclosed all material facts in this application and that to the best of my knowledge, all statements made in this application whether in my handwriting or not are true and complete. I understand that I must disclose all material facts and in any questionnaires sent to me.

I understand that any changes to my plans will be based on the Information provided in:

- this application form
- any other written or verbal communications between you and me in connection with my application
- any communication from me notifying you of any changes in advance of the changes being made
- the memorandum and rules of Dentists' Provident

and that you will make the changes requested based on the above.

I agree to take all reasonable care to answer all questions honestly, completely and to the best of my knowledge. I understand that if I do not, depending on the circumstances, you can cancel my membership and/or cover, amend my cover and/or premiums at any time, reduce or not pay my claim.

I understand that the changes will not take effect until you have accepted my application.

I agree to tell you if any of my responses change before the amendments are made to my plan and I understand this can affect whether or not I am able to use the options.

### My intermediary

I agree that my intermediary acts as my agent and on my behalf, and my intermediary can:

- contact you about my application, cover and membership
- provide you with any information which is missing from my application form
- see all information supplied as part of my application, **including information about my health and lifestyle and the special conditions applicable to my cover, unless I have requested, that my intermediary is not to be provided with information about my health and lifestyle and you have agreed this.**

Please read the important notes in the next section before completing this declaration and consent

Name

Signature

Date

## 5. Important notes: before signing the declaration and consent

### Data privacy notice

**Our Data Privacy Policy may be subject to change – the most recent version of this policy will be published on our website at [www.dentistsprovident.co.uk](http://www.dentistsprovident.co.uk). We recommend that you review it periodically.**

Protecting your personal data is extremely important to us. The way we collect and share your information is equally important. Our members expect us to manage their information privately and securely. This policy tells you how we collect, use and share your personal data. It also includes details of your rights.

All your personal data will be treated in accordance with the General Data Protection Regulation (“GDPR”) and the applicable data protection legislation in the UK and the Republic of Ireland, as amended or replaced (together the “Data Protection Legislation”).

Personal data is information which directly or indirectly identifies you, whilst you are living. We are committed to processing your personal data in accordance with this Data Protection Legislation. Dentists’ Provident Society Limited (Dentists’ Provident/we/us) is a data controller.

It may be necessary for you to give us personal data so that we can provide you with the requested products and services, fulfil any contractual relationship with you, inform you of our services, comply with applicable laws, regulations and/or codes of practice and for the other purposes as set out in this notice.

### How we collect your personal data

We may collect your personal data in a number of ways, including:

- For example, from you when you:
  - Apply for and use our membership, plans and services
  - Speak to us on the telephone, we will record the telephone calls
  - Enter into any agreement with us
  - Contact us by post, electronically or in person and interact with us
  - Ask us to contact you
  - Participate in surveys, prize draws or competitions
- From third parties such as:
  - your business/employer, doctor, health service providers, lawyers, accountants, intermediaries (such as your financial adviser)
  - any other insurer to whom you apply for or have a contract of insurance, other businesses connected to you, credit reference agencies, fraud prevention agencies and databases, research and data analysis partners
  - witnesses and experts regarding your claim
- From public sources such as the regulatory registers, electoral role, Land Registry, Companies House and social media platforms

## 5. Important notes: before signing the declaration and consent

### What personal data we collect

Types of information we may collect about you includes:

Type of information	Examples of information	Examples of how we use it
Contact details	<ul style="list-style-type: none"> <li>Name, address, telephone numbers and email address</li> </ul>	<ul style="list-style-type: none"> <li>Servicing your contract</li> <li>Marketing</li> </ul>
Personal details	<ul style="list-style-type: none"> <li>Age</li> <li>Gender</li> <li>Criminal conviction data and regulatory sanction data</li> <li>Visual images and personal appearance</li> <li>Educational history</li> <li>Regulatory information and regulatory history</li> <li>Race and ethnicity</li> <li>Sexual orientation</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting</li> <li>Claims</li> <li>Fraud prevention/detection</li> <li>Analysis to enhance our product and service</li> </ul>
Lifestyle and health	<ul style="list-style-type: none"> <li>Lifestyle and social circumstances</li> <li>Health and medical history</li> <li>Tobacco and alcohol use</li> <li>Recreational drug use</li> <li>Family medical history</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting</li> <li>Claims</li> <li>Fraud prevention/detection</li> <li>Analysis to enhance our product and service</li> </ul>
Financial information	<ul style="list-style-type: none"> <li>Employment details</li> <li>National insurance number</li> <li>Tax details</li> <li>Income and outgoings</li> <li>Bank details</li> <li>Shareholdings and business interests</li> <li>Information about other insurance contracts</li> <li>Credit history and information</li> <li>State benefits information</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting</li> <li>Claims</li> <li>Servicing your contract</li> <li>Fraud prevention/detection</li> </ul>
Transactional	<ul style="list-style-type: none"> <li>How you use your membership and/or plans</li> <li>Changes you make to your membership and/or plans</li> <li>Your claims history with us and others</li> <li>Recordings of telephone calls with us and our representatives</li> <li>Records of any interactions/correspondence between you and us or our representatives</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting</li> <li>Claims</li> <li>Servicing your contract</li> <li>Marketing</li> <li>Analysis to enhance our product and service</li> <li>Fraud prevention/detection</li> </ul>

You must make sure that if you give us personal data about someone else, you should have a lawful basis for doing so, for example, you have their consent to share personal data with us. Where applicable, you should ensure they read this Data Privacy Notice and understand how we can use and disclose their information, in the ways described in this Data Privacy Notice.



## How we may use your personal data

We may use your personal data for reasons including but not limited to the following:

- provide quotes, calculate premiums and make underwriting decisions and assess claims
- verify your identity
- verify the accuracy of the data you or your intermediary has provided us
- provide products and/or services you request
- manage your membership and/or plans
- manage any contractual relationship with you
- handle complaints or disputes regarding our products and services
- determining when to provide tailored servicing communications
- trace and recover debts
- detect and prevent crime (including fraud) and money laundering
- administer surveys, prize draws or competitions
- conduct analysis and market research, for example, to identify trends in the use of our products and services so that we can:
  - define our actuarial, pricing and underwriting strategies
  - improve the products and services we provide to you
  - improve our business
  - keep you up to date with relevant products and services
- comply with applicable laws, regulations and/or codes of practice
- personalise the content and design of communications and online services
- support research and analytics that assist us in marketing our products and services
- for any other reason that we have agreed with you from time to time.

## Legal basis for using your data

Data Protection Legislation requires us to have a lawful basis for processing your data.

We process your data:

- (for most activities) to provide our contract and services to you, and considering your application
- to comply with our legal obligations
- to protect your vital interests or that of another person
- for the performance of a task in the public interest
- for our legitimate interests, as a business. This requires us to carry out an assessment of our interests in using your personal data against the interests you have as a person and your data protection rights, or
- when you consent.

## Special Category Data and Criminal Conviction Data

Additional requirements apply. Data such as medical & health, racial & ethnic, genetic & biometric or sex life & sexual orientation (referred to in GDPR as Special Category data) and criminal conviction data, will either be processed:

- for a substantial public interest, such as operating insurance. This also requires consideration of the individual's data protection rights and safeguards
- in relation to the establishment, exercise or defence of legal claims
- when you have given explicit consent (optional) to processing those personal data for one or more specified purposes. You are free to withdraw your consent, by contacting our Head of Member Services at [memberservices@dentistsprovident.co.uk](mailto:memberservices@dentistsprovident.co.uk) or by telephone on **+44 (0) 20 7400 5710**. Alternatively, you can also contact us using our website [www.dentistsprovident.co.uk/contact-us/](http://www.dentistsprovident.co.uk/contact-us/) or
- when you have given consent (necessary) to processing those personal data for one or more specified purposes, where we are unable to provide or administer insurance cover without this consent. You are free to withdraw your consent by contacting our Head of Member Services at [memberservices@dentistsprovident.co.uk](mailto:memberservices@dentistsprovident.co.uk) or by telephone on **+44 (0) 20 7400 5710**. Alternatively, you can also contact us using our website [www.dentistsprovident.co.uk/contact-us/](http://www.dentistsprovident.co.uk/contact-us/). However, withdrawal of the consent will impact our ability to provide insurance or pay claims.

## Who we may share your personal data with

For these lawful bases and purposes we may disclose certain personal data to third parties as follows:

- to our professional advisors (e.g. lawyers and accountants), receivers and administrators (where applicable), sub-contractors and service providers (including for example, information technology systems providers and medical assessment specialists) who may help us provide products or services
- to your doctor or other medical professionals
- your employer (including the NHS)
- to other insurers
- to courts, governmental agencies, regulators (of us and you) and ombudsmen
- law enforcement agencies
- relevant tax authorities
- to your accountants
- to any relevant third party in the course of an acquisition, sale, transfer, reorganisation or merger of parts of our business or our assets
- as required or permitted by law or regulation, where we are under a duty to disclose or share your personal data in order to comply with any legal obligation or to protect the rights, property, or safety of the society, our members, or others
- where you have been introduced to us by an intermediary (e.g. an independent financial adviser), provide them information about your product and, where appropriate, with other information about your dealings with us, to enable the adviser to give you informed advice
- to fraud prevention agencies and databases. See below.

## 5. Important notes: before signing the declaration and consent

### Fraud prevention and detection

We handle your personal data to prevent and detect crime (including fraud) at the point of application and in relation to claims and your membership. This includes where necessary sharing information with private investigation firms and the following:

We may check your details with fraud prevention agencies and registers. If false or inaccurate information is provided and suspected fraud is identified details may be passed to these fraud prevention agencies and databases. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for cover
- Checking details regarding claims
- Recovering debt.

We may also share information about you with other organisations and public bodies, including the police, the General Dental Council or the Dental Council of Ireland.

### Operation of your account

We use fraud detection systems to help us to identify whether your account may be being used fraudulently. Your personal data may be used in this fraud prevention process. For example, if we suspect a risk of fraud, we may put a hold on any suspect activity on the account, or refuse access to the account at that time to allow time for this to be validated.

### Verification of others related to your contract

We may also check the details of other parties related to your contract, including verification of their role and identity. This includes beneficiaries, trustees, settlors, executors or administrators of your estate, parties with power of attorney.

### Transfer of personal data outside the European Economic Area (“EEA”)

Your data may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”), including Israel. Some third party providers are outside the EEA (e.g. our policy administration software vendor is based in Israel and personal data could be sent to Israel for software management and debugging purposes). Also we may transfer your data outside the EEA if you are or have gone outside the EEA.

The European Commission has decided that Israel ensures an adequate level of data protection compared with the EU - this is called an adequacy decision.

Where there is no adequacy decision, we may transfer your data outside the EEA provided there are appropriate safeguards such as:

- standard data protection clauses in contracts
- binding corporate rules or
- approved codes of conduct/certification.

We shall take all reasonably necessary steps with third party providers to make sure that your data is treated securely and in accordance with an equivalent standard as within the EEA.

If we transfer your personal data outside the EEA, we will take all reasonably necessary steps to ensure your data is protected to an equivalent standard as within the EEA.

Unfortunately, sending information via e-mail is not completely secure; anything you send is done so at your own risk. Once received, we will secure your information in accordance with our security procedures and controls.

### Your rights

You have rights under Data Protection Legislation that relate to the way we process your personal data. More information on these rights can be found on the Information Commissioner’s website [www.ico.org.uk](http://www.ico.org.uk) ([www.dataprotection.ie](http://www.dataprotection.ie) in the Republic of Ireland). If you wish to exercise these rights, please get in touch with our member services team by email at [memberservices@dentistsprovident.co.uk](mailto:memberservices@dentistsprovident.co.uk) or by telephone **+44 (0) 20 7400 5710**. Alternatively, you can also use the Contact Us section of our website [www.dentistsprovident.co.uk/contact-us/](http://www.dentistsprovident.co.uk/contact-us/).

**To enable us to monitor and action subject access requests as promptly as possible please provide your request in writing.**

You have the right to:

- access the personal data that we hold about you
- make us correct any inaccurate personal data we hold about you
- make us erase any personal data we hold about you. This right will only apply where:
  - We no longer need to use the personal data to achieve the purpose we collected it for or
  - You withdraw your consent if we are using your personal data based on that consent or
  - Where you object to the way we use your data, and there is no overriding legitimate interest
- restrict our processing of the personal data we hold about you. This right will only apply where for example:
  - You dispute the accuracy of the personal data we hold
  - You would like your data erased, but we require to hold it in order to stop its processing. In such circumstances, we will hold as limited data as possible to fulfil your request
  - You have the right to require us to erase the personal data but would prefer that our processing is restricted instead
  - Where we no longer need to use the personal data to achieve the purpose we collected it for, but you need the data for legal claims.
- object to our processing of personal data we hold about you (including for the purposes of sending marketing materials to you)
- receive personal data, which you have provided to us, in a structured, commonly used and machine-readable format. You also have the right to make us transfer this personal data to another organisation - this is known as data portability.
- withdraw your consent, where we are relying on it to use your personal data (for example, to provide you with marketing information about our services or products).
- details of any automated individual decision making or profiling so that you can make objections. You have the right to ask for someone to review any automated individual decision-making.

## Security and data retention

We will take steps to protect your personal data against loss or theft, as well as from unauthorised access, disclosure, copying, use or modification, regardless of the format in which it is held. We will keep your personal data in accordance with our internal Retention Policy. We will determine the length of time we will keep your personal data based on the minimum retention periods required by any law and regulations. We may keep your personal data for longer if we have a legitimate interest in doing so.

We may revise or supplement our Data Privacy Policy from time to time to reflect, for example, any changes in our business, law, markets or the introduction of any new technology. We will publish the updated Data Privacy Policy on our website at: [www.dentistsprovident.co.uk](http://www.dentistsprovident.co.uk).

**We recommend that you review it periodically.**

## Contacts and complaints

If you have any questions about our Data Privacy Policy or wish to exercise your rights, including changing your marketing preferences, please get in touch with our member services team by email at [memberservices@dentistsprovident.co.uk](mailto:memberservices@dentistsprovident.co.uk) or by telephone on **+44 (0) 20 7400 5710**. Alternatively, you can also contact us using our website [www.dentistsprovident.co.uk/contact-us/](http://www.dentistsprovident.co.uk/contact-us/).

As explained in the Rights section above, **to enable us to monitor and action subject access requests as promptly as possible please provide your request in writing.**

If you have any concerns about the way we process your personal data, or are not happy with the way we have handled a request by you in relation to your rights, you can contact our Data Protection Officer, Kirby Mardle at 91 - 94 Saffron Hill, London, EC1N 8QP, by telephone on **+44 (0) 20 7400 5700** or by emailing [dataprotection@dentistsprovident.co.uk](mailto:dataprotection@dentistsprovident.co.uk). You also have the right to make a complaint to the Information Commissioner's Office. Their contact details are:

### England

First Contact Team  
Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

**+44 (0) 303 123 1113**  
[www.ico.org.uk](http://www.ico.org.uk)  
[casework@ico.org.uk](mailto:casework@ico.org.uk)

### Scotland

Information Commissioner's Office  
45 Melville Street  
Edinburgh  
EH3 7HL

**+44 (0) 303 123 1115**  
[www.ico.org.uk](http://www.ico.org.uk)  
[scotland@ico.org.uk](mailto:scotland@ico.org.uk)

### Wales

Information Commissioner's Office  
2nd Floor  
Churchill House  
Churchill Way  
Cardiff  
CF10 2HH

**+44 (0) 29 2067 8400**  
[www.ico.org.uk](http://www.ico.org.uk)  
[wales@ico.org.uk](mailto:wales@ico.org.uk)

### Northern Ireland

Information Commissioner's Office  
3rd Floor  
14 Cromac Place  
Belfast  
BT7 2JB

**+44 (0) 303 123 1114**  
[www.ico.org.uk](http://www.ico.org.uk)  
[ni@ico.org.uk](mailto:ni@ico.org.uk)

### Ireland

Office of the Data Protection Commissioner  
Canal House  
Station Road  
Portarlinton  
Co. Laois  
R32 AP23  
Ireland

**+353 (0) 761 104 800**  
[www.dataprotection.ie](http://www.dataprotection.ie)  
[info@dataprotection.ie](mailto:info@dataprotection.ie)

## **Dentists' Provident**

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

Telephone: +44 (0) 20 7400 5700 Calls are recorded for our mutual security, training and monitoring purposes.

Fax: +44 (0) 20 7400 5701 [www.dentistsprovident.ie](http://www.dentistsprovident.ie)

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