

**Protecting your lifestyle.  
Securing your future.**

**An introduction to Dentists' Provident**



## About us

Dentists' Provident was started by dentists over a hundred years ago as a membership organisation to protect each other from the financial consequences of illness or injury.

We have been part of the profession ever since, working together to support dental professionals, just like you, with our highly flexible plans which are designed to be as individual as you are.

We are still owned and run by our members who are at the heart of everything we do. We are there when you need us, from university to retirement and beyond.

## Contact us

If you need more information about us or our plans, usually, your financial adviser is your first point of contact, as we are not allowed to give you financial advice. This means we can't recommend whether or not our plans are right for you. If you don't have a financial adviser or would like to speak to us, we are happy to answer any questions you may have to help you make your own decision.

**Address:** Dentists' Provident, PO Box 76944, London, EC1P 1LG

**Telephone numbers:**

Main office: +44 (0) 20 7400 5700  
Member services team: +44 (0) 20 7400 5710  
Underwriting team: +44 (0) 20 7400 5720  
Claims team: +44 (0) 20 7400 5730  
Fax: +44 (0) 20 7400 5701

**Office opening hours:** 8.30am-6.00pm, Monday to Friday

**Email:** [memberservices@dentistsprovident.co.uk](mailto:memberservices@dentistsprovident.co.uk)

**[www.dentistsprovident.co.uk](http://www.dentistsprovident.co.uk)**

Calls are recorded for our mutual security, training and monitoring purposes.



## What do we do?

We are a leading provider of income protection insurance to dental professionals in the UK and the Republic of Ireland. As a specialist, we only focus on income protection insurance and our plans are only available to dental professionals.

Our plans are designed by experts working closely with dental professionals, just like you. So you can be sure that whatever stage your career is at, we have a plan to suit your lifestyle.

A young and healthy dentist in their early 30s suffered a serious illness, which has left them with severe physical disabilities. As a result they will never again be able to work as a dentist. Nobody ever expects to have a life changing event such as this, let alone so early in their lives. Having income protection cover gave our member and their family the vital breathing space they needed to cope with the changes life thrust upon them.

## Our business principles

As a mutual organisation we have no external shareholders and our members are not only our customers but our owners as well. Our ownership structure eliminates any conflict between the interest of the customers and those of the shareholders, which allows us to focus exclusively on what is in the best long term interests of our members. This clarity of purpose has helped us provide financial security to thousands of dental professionals for over a hundred years.

Being owned and run by dental professionals, we do not make profits for anyone else - our profits are only ever used to improve the products, services and benefits we provide our members. This is why we believe that our members should never have to compromise on levels of service or the quality of their cover.

## How do our income protection insurance plans work?

Our income protection insurance plans help replace the income you lose if you can't work because you are ill or injured. Our plans are not designed to pay benefits if you cannot work for any other reason, for example if your contract ends, your business ceases trading or if you choose to stop working.

## Who is income protection insurance for?

Having an accident, illness or injury is not something we normally think about however, on top of the obvious physical and mental effects of being unwell, not being able to work could put you and your family under serious financial strain.

If you can't work, you are likely to find that your income reduces or stops altogether, whether from your own practice, the NHS or sick pay from your employer, however your bills and other financial commitments won't. This is where income protection comes in by helping to replace the income you lose by not being able to work.

Whether you are young or old, single or with a family - income protection can give you the financial support you and your family need so that you can concentrate on your recovery, however long that may be.

A dentist only in her 30s found a lump that was diagnosed as breast cancer. The Dentists' Provident income protection plan paid her during the ten months she spent recovering from her illness, giving her the peace of mind that her finances were protected during the time she needed to recuperate and make a gradual return to work.

## Dentists' Provident in numbers

	2019 £m	2018 £m
Premiums from members	14.1	14.1
Claims paid to members	5.0	4.8
Bonuses paid to members	7.4	7.7
<b>Total assets</b>	<b>346.8</b>	<b>327.9</b>

## Applying and claiming

### How to apply for a plan

You can apply for our plans through our website [www.dentistsprovident.co.uk](http://www.dentistsprovident.co.uk). Our online application process is fast and convenient. Once we receive your application, we will call you for a health and lifestyle interview (not necessary for our Foundation protection plan) to collect the information we need to decide on the most suitable terms and conditions for your plan.

You can also apply for our plans through your independent financial adviser or by completing a paper application (not available for our Foundation protection plan). You can obtain an application pack by contacting our member services team.

We are not allowed to give you financial advice, which means we can't recommend whether or not our plans are right for you. If you don't have a financial adviser or would prefer to speak to us, we are happy to answer any questions you may have to help you make your own decision.

### Making a claim

Since we are owned by our members, their interests always come first. This is never more so than when you need to make a claim. Our claims process is simple and easy. Once you have completed your claim form, simply ask your doctor to complete the confidential medical certificate at the back and then return your fully completed claim form to us along with the evidence of your income. If you need help our claims team is only a phone call away.

## Other ways your membership supports you

As a member, in addition to your cover, we support you with access to information and guidance from relevant, reputable third parties to help in your practising and personal life. Whether it's advice on posture and back care, offers for ergonomic equipment, complimentary preventive care, exercise classes and techniques or reduced prices for lectures, we want to support your health and wellbeing throughout your membership.

We regularly produce publications with valuable third party offers, information, news and articles. For the latest information about our exclusive member benefits, please see the member benefits page on our website.

A member of Dentists' Provident in their 30s had repeated musculoskeletal problems and as a result was unable to work for nearly a year. Our income protection plan gave them the financial security they needed to focus on their recuperation and gradual return to work without worrying about their household finances.

## Our plans

	Income security plan	Select income protection plan	Foundation protection plan	Essential protection plan
Available to	Dentists	Dentists, dental therapists, hygienists and technicians	Students or training dentists, hygienists, therapists and technicians	Dentists, dental therapists, hygienists and technicians
Maximum monthly cover	£7,800	£6,500	Lump sum of £45,000 during education and £1,750/month cover after the end of your education	£6,500
Maximum proportion of your qualifying income that can be paid as benefits	70%	70%	70%	70%
What your illness or injury has to stop you doing during a claim	Your own occupation	Your own occupation	Your own occupation	Your own occupation
Maximum period we will pay your claim	Until you are 65	Until you are 65	Until you are 65	Up to 5 years for either any one claim or all your claims
Waiting periods available	54 waiting periods, starting from no waiting period to 52 weeks as well as 104 weeks	12 waiting periods, including no waiting period to 1, 4, 8, 12, 13, 26, 52, 104, 156, 208 and 260 weeks	Minimum of 4 weeks during your training After your training, your waiting period will be 1 week but you can ask us to change it to 4, 8, 12, 13, 26 or 52 weeks	6 waiting periods, including 4, 8, 12, 13, 26, and 52 weeks
Guaranteed premiums available	✗	✓	✓	✓
Inflation protection of your cover and benefits	✓	✓	✓	✓
Stop paying premiums during a long term claim	✗	✓	✓	✓
Worldwide cover	✓	✓	✓	✓
Increase cover without medical assessment	✓	✓	✓	✓
Cover and premiums suspended during a career break	✓	✓	✓	✓
Changes to waiting period allowed	✓	✓	✓	✓
No claims bonus	✗	✓	✗	✗
Share in our financial surpluses	✓	✗	✗	✗
Hospitalisation benefits	✓	✓	✓	✓
Discounts for excluded conditions	✓	✓	✓	✓

### Disclaimer information

This document is intended for UK residents only. Individuals resident outside the UK should seek professional financial advice regarding the impact of membership of Dentist' Provident on their affairs.

Full details of our contract can be found in the Memorandum and Rules. Applications are required and non-standard terms may apply. Nothing in this document constitutes an invitation, inducement or offer to subscribe for membership or additional benefits of Dentists' Provident.

This guide is intended for general information only, it is not designed to provide financial or other advice, nor is it intended to make any recommendations regarding the suitability of any plans for any particular individual.

## Dentists' Provident

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

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