



Terms of business

For applicants in the Republic of Ireland



General

Your insurer is Dentists' Provident Society limited (Dentists' Provident/our/society/us/we)

Regulatory status

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).

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom (Firm Reference Number 110015) and regulated by the Central Bank of Ireland for conduct of business rules (Firm Reference Number C33946).

Dentists' Provident is subject to the Central Bank of Ireland's Consumer Protection Code and the Minimum Competency Code. Copies can be found on the Central Bank's website www.centralbank.ie.

Conflict of interest

We have appropriate organisational structures in place which aim to avoid conflicts of interest when providing services to our members. However, in the unlikely event that a conflict of interest arises, we will ensure that you are kept informed and that you are treated fairly.

Regulated activities

We are a life assurance company which provides income protection insurance. When dealing directly with our members, we provide our services on non-advised, information only, basis.

Charges

Your premiums as shown in your personalised illustration (plus where applicable, a government levy) include all of the costs of administration, underwriting, claims, selling expenses and any fees payable for any medical examinations that we ask you to attend as part of your application.

You can contact us on:

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

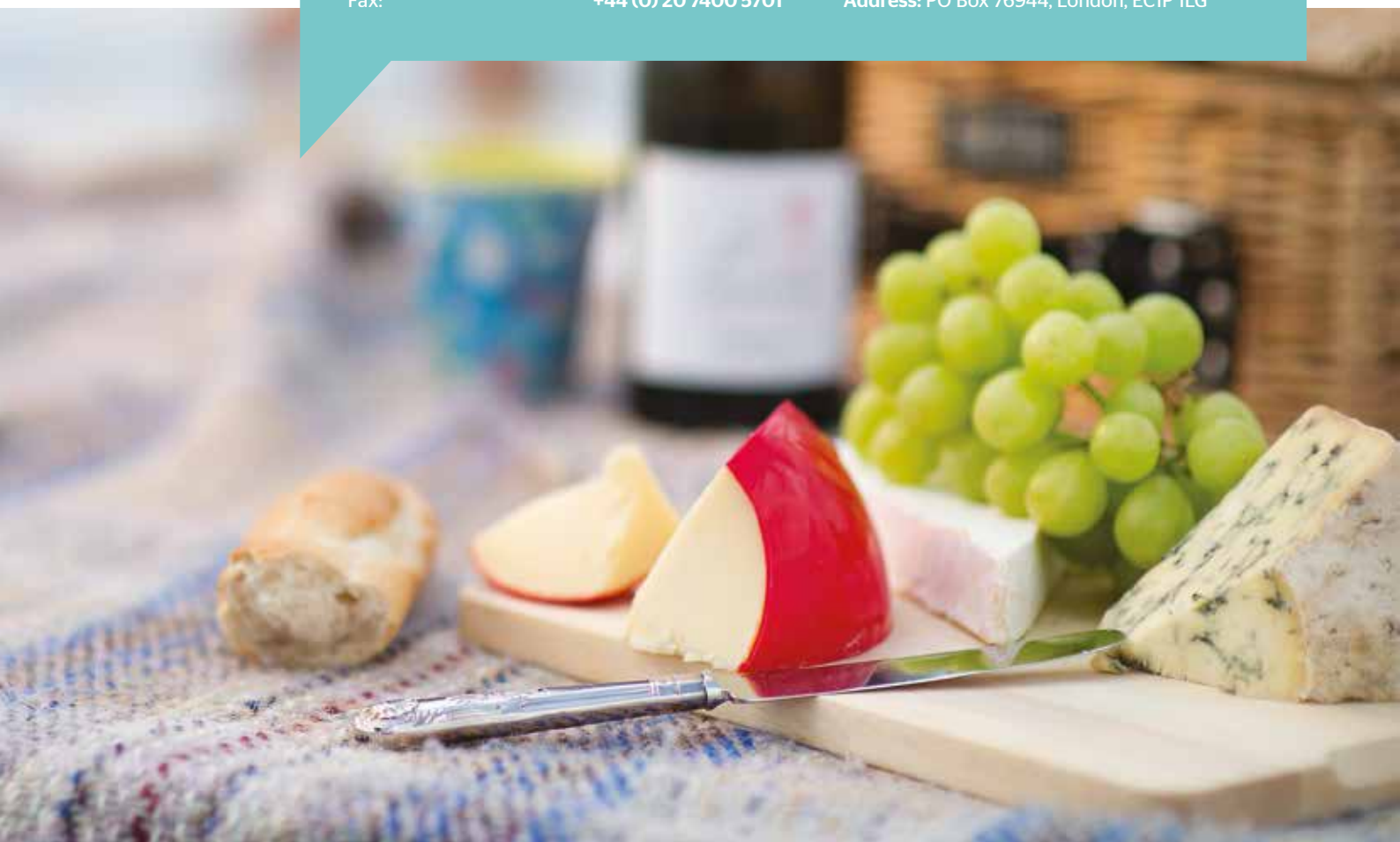
Office opening hours:

8.30am-6.00pm, Monday to Friday

Email: memberservices@dentistsprovident.co.uk

Web: www.dentistsprovident.ie

Address: PO Box 76944, London, EC1P 1LG



However, if you need to claim, you are responsible for the costs of providing all routine financial and medical information to support your claim.

We reserve the right to change our charging structure from time to time.

Terms and conditions

We reserve the right to review and alter our standard terms and conditions from time to time.

Data Protection

We will collect and process your personal data in compliance with (a) relevant laws and regulations and (b) our privacy policy, a copy of which is available on our website at www.dentistsprovident.ie. As part of your application, we will ask you to sign a consent to use your personal data to enable us to provide you with our plan and services.

Claims

If you need to make a claim, please contact our claims team on the number (call charges may apply) or at the address shown above. When you call, please have your membership number to hand.

Default

Non-payment of your premium or part thereof or breach by you of certain plan conditions may lead to your plan and/or membership being cancelled, in accordance with the terms set out in your plan documents.

Right of withdrawal

You can withdraw from this plan within 30 days of the start of your cover.

Withdrawal effectively means that no plan was ever in place and you can exercise this right by giving notice in writing to us at the address given above, quoting your plan number. Should you exercise this right we will refund you any premiums you have paid after subtracting any benefit payments you have received from us.

Period of insurance

The period of this contract of insurance is detailed in your benefit statement.

Cancellation at any time

You or we can cancel your plan in accordance with the terms and conditions of your plan. Copies of your plan documents are available on request.

Governing law

This contract is governed by the law of England and Wales. The English Courts will have jurisdiction to hear any dispute other than any dispute which must be referred to arbitration under the arbitration clause of the membership rules.

Language and customer communications

Your plan and all communications with you or by you to us will be in English.

Complaints

We are committed to providing our members with the highest standards of service. However, if we fail to live up to our normal standards, please contact us as soon as you can on:

Telephone: **+44 (0) 20 7400 5700**

Email: **complaints@dentistsprovident.co.uk**

Address: **PO Box 76944
London
EC1P 1LG**

We are committed to listening to our members and taking action where necessary. If you have a complaint, we will acknowledge it in writing within five working days of receiving it. We aim to resolve all complaints within four weeks, however sometimes this can take longer. If so, we will write to you to explain the reasons for the delay and give you an indication of when to expect our decision, along with details of the options available to you.

If you are not satisfied with our final response, you can choose to either refer the matter to our panel of independent arbitrators or the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service

**Exchange Tower
London
E14 9SR**

Telephone: **0800 023 4567 or 0300 123 9 123**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financialombudsman.org.uk**

Complaining will not affect your legal rights. For further information about your legal rights, please contact your solicitor or the Citizens Advice Bureau.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS).

You may qualify for compensation from the FSCS if we cannot meet our obligations due to financial insolvency. The compensation you may receive depends on the type of business and the nature of the claim.

The scheme may cover you for 100% of any successful insurance claim you make.

You can obtain further information from the FSCS at:

Financial Services Compensation Scheme

**10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU**

Telephone: **+44 (0) 20 7741 4100**

Website: **www.fscs.org.uk**

Call recording

Please note that our calls are recorded for our mutual security, training and monitoring purposes.

Dentists' Provident

PO Box 76944, London, EC1P 1LG

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

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