

Supporting our members

We understand that our members may experience financial challenges from time to time. Our plans are designed to be flexible and there are a number of features that give you the ability to alleviate some of the strain.

Career break

After the third anniversary of your plan, if you stop working, you can suspend your cover for up to 36 months over the life of your plan. This means you will not have to pay for your cover but if you hold the Lifestyle Security Plan or the Income Security Plan, you will need to continue paying premiums for your participation units.

Reducing your cover

If your income has fallen, or your financial situation has changed, you can ask us to reduce your cover. However, it's important to remember that if you want to increase your cover again in the future, you may not be able to if you no longer meet the eligibility criteria for the plan or, we may not be able to offer you cover on the same terms as your existing cover because of changes in your health.

If you are thinking of reducing your cover, please speak to your financial adviser first.

Increasing your waiting period

The waiting period is the time which must pass from when you stop working, because of an illness or injury, before you become entitled to receive benefit payments. In general terms, for a given level of cover, the longer the waiting period, the lower the cost of cover.

Normally, your waiting period should mirror the time you expect to continue receiving income from your employer or your business in the event you cannot work because of an illness or injury.

Our plans allow you to increase your waiting period at any time. However, please remember that if you increase your waiting period for financial reasons, you may not be able to reduce it later. Further, you may be without any income if there is a gap between the time the income from your business or your employer stops, and the time from which you are eligible to receive our benefit payments.

Reducing your participation units

If you hold the Lifestyle Security Plan or the Income Security Plan, you can ask us to reduce the number of participation units you hold at any time. Please note that, changes to your participation units can affect the size of the cash fund available when your plan ends.

To find out the limits applicable to your plan, please contact the member services team on **020 7400 5710**.

Suspending the escalation of your cover

If you have inflation linked cover, your premium will increase when your cover increases. You can ask us to stop increasing your cover by completing and returning the form we send you with your Annual Benefit Statement in October each year. Then, when you are ready, you can ask us to resume increasing your cover in line with inflation at a later date.

Accessing the cash fund in your bonus account

If you hold the Lifestyle Security Plan or the Income Security Plan, you may be able access the funds in your bonus account early. However, if you take the funds from your bonus account before the end of your plan, you may be subject to an early withdrawal charge.

Making changes to your cover can have significant longer term implications and you should think about these before taking any action that may impair or reduce the scope of your insurance cover.

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 any changes are right for you. However 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.

Ways to contact us:

Address

Dentists' Provident
PO Box 76944, London, EC1P 1LG

Office opening hours

8.30am - 6.00pm, Monday to Friday

Telephone numbers

Main:	+44 (0) 20 7400 5700
Members services:	+44 (0) 20 7400 5710
Intermediary support:	+44 (0) 20 7400 5710
Underwriting:	+44 (0) 20 7400 5720
Claims:	+44 (0) 20 7400 5730
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Calls are recorded for our mutual security, training and monitoring purposes.

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