

**Application to use
your plan options
For members in the UK**



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.

When your changes take effect

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

It is very important that you take all reasonable care to answer all our questions honestly, completely and to the best of your knowledge.

You should tell us if any of these responses change before we amend your plan, as this may affect whether or not you are able to use the option.

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.

1. Your personal details

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.

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

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.

2.1 Educational break

a. Please select the plan for which you want to use the education break

Lifestyle security plan

b. Please give the full name of the specialist qualification you are studying for

c. Please give the details of the institution where you will be studying

Name of institution:

Address:

d. Will this qualification entitle you to join the General Dental Council's speciality list?

Yes No

e. Have you or will you stop work to obtain this qualification?

Yes No

f. When did you or will you start this qualification?

We will use this information to decide when to apply the discount to the premiums for your cover.

DD MM YYYY

g. When do you expect to complete this qualification?

If you plan to return to work before the maximum period permitted under our rules then your discount will end from when you tell us. Otherwise, your undiscounted premiums will resume when the maximum period available ends.

DD MM YYYY

h. Do you have a contractually agreed position to return to after the end of your qualification?

Yes No

If yes, please give details below

Name of business:

Your employment status Self employed Employed

2.2 Career break

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

- All my plans
or
- Lifestyle security plan
 Income security plan
 Select income protection plan
 Foundation protection plan
 Essential 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

2.3 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

Please give details of your plan and how much you would 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

Plan number:

The minimum amount

or

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

or

£ each month

Plan number:

The minimum amount

or

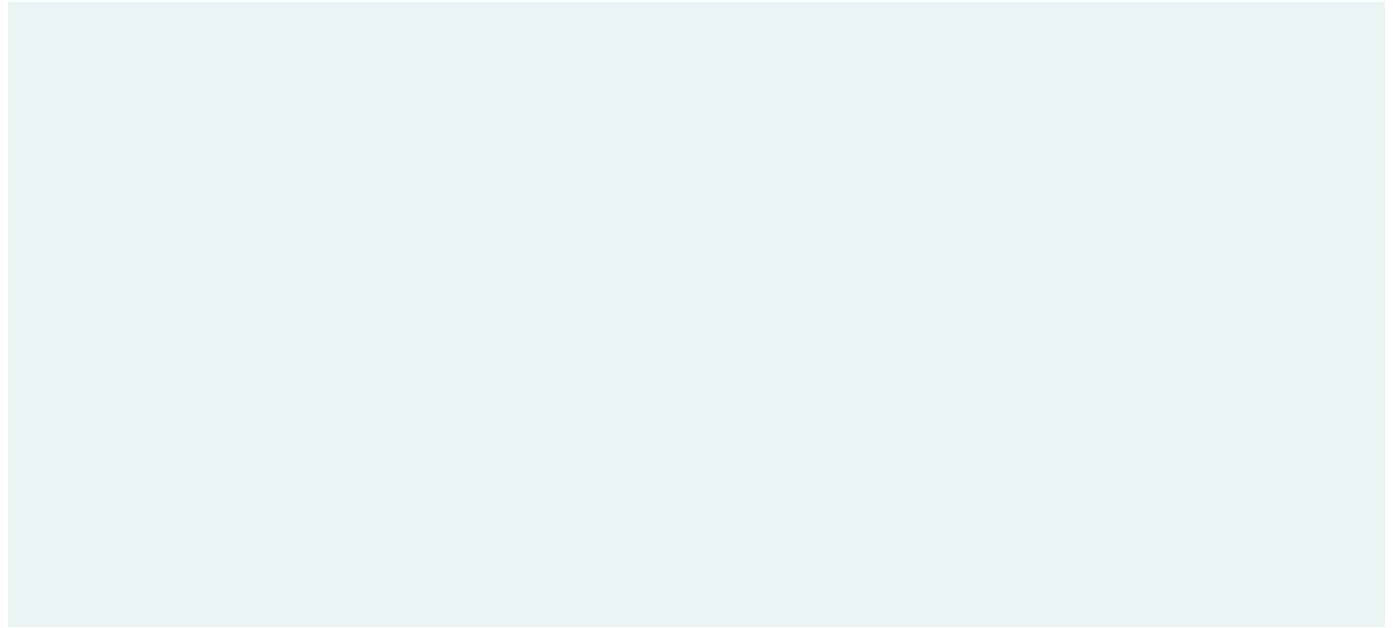
The maximum amount based on my cover as of the date of this application

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 your Data Privacy Notice, which includes my data protection rights, 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 United Kingdom of Great Britain or its Crown dependencies.

I understand that you will make changes to my plan based on my replies to the questions in connection with this application in:

- this application and
- any written, electronic or verbal communications between us.

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 have read all the answers to the questions in this application whether in my handwriting or not and I confirm that they are true and complete to the best of my knowledge.

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.**

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. 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 before 11pm on 31 December 2020, when all your personal data will have been treated in accordance with the General Data Protection Regulation (EU) 2016/679 and the applicable data protection legislation in the UK or the Republic of Ireland.

After that time, that GDPR will be retained in UK domestic law and shall be known as the "UK GDPR" which together with the Data Protection Act 2018 and related legislation, as amended or replaced, we refer to here as the "UK Data Protection Legislation".

After that time, the personal data of our Republic of Ireland Members, as EEA residents, will continue to be treated in accordance the General Data Protection Regulation (EU) 2016/679 (the "EU GDPR") and the applicable data protection legislation in the Republic of Ireland, as amended or replaced (together we refer to here as the "EU Data Protection Legislation").

Personal data described in the UK Data Protection Legislation or (where applicable for EEA residents) the applicable EU Data Protection Legislation is information which directly or indirectly identifies you, whilst you are living. We are committed to processing your personal data in accordance with the applicable UK Data Protection Legislation or EU 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 policy.

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.

What personal data we collect

Types of information we may collect about you includes:

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

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 Policy and understand how we can use and disclose their information, in the ways described in this Data Privacy Policy.

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

The UK Data Protection Legislation (and where applicable the EU 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 to these categories of data. Data such as medical & health, racial & ethnic, genetic & biometric or sex life & sexual orientation (referred to in the UK GDPR or EU GDPR if applicable 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 data subject's data protection rights and safeguards

- in relation to the establishment, exercise or defence of legal claims
- in our capacity as an employer
- 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 or by telephone on **+44 (0) 20 7400 5710**. You can also contact us using our website www.dentistsprovident.co.uk/contact-us/. The European Representative appointed in relation to EEA residents' data protection matters should also be sent a copy of your consent withdrawal. Their current contact details shall be on the Data Privacy Policy on our website. We shall let them know of your consent withdrawal if you have not yet notified them.
- when you have given explicit 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 or by telephone on **+44 (0) 20 7400 5710**. You can also contact us using our website www.dentistsprovident.co.uk/contact-us/. However, withdrawal of the consent will impact our ability to provide insurance or pay claims. The European Representative appointed in relation EEA residents' data protection matters should also be sent a copy of your consent withdrawal. Their current contact details shall be on the Data Privacy Policy on our website. We shall let them know of your consent withdrawal if you have not yet notified them.

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 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 (e.g., in relation to EEA residents our European Representative for data protection purposes)
- 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.

Fraud prevention and detection

We handle your personal data to prevent and detect crime (including fraud). This includes where necessary sharing information with private investigation firms and the following:

We may check your details with fraud prevention agencies and databases. 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
- Checking details of job applicants and employees of Dentists' Provident.

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.

International transfer of personal data from the UK and transfer of personal data from the European Economic Area ("EEA") and other territories to the UK

International transfer from the UK

Your data may be transferred to, and stored at, a destination outside the UK, including the EEA and Israel. Some third party providers are outside the UK (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 UK if you are or have gone outside the UK.

The UK government has decided that Israel ensures an adequate level of data protection because as of 31 December 2020 it recognises all European Commission adequacy decisions that existed on that day (which includes Israel, Jersey, Guernsey and the Isle of Man). The UK government has also determined that all 27 EU and EEA member states as at 31 December 2020 have adequate data protection laws.

Where there is no adequacy decision (referred to in the UK as an 'adequacy regulation'), we shall transfer your data internationally provided there are appropriate safeguards such as:

- your explicit consent
- an International Data Transfer Agreement ("IDTA") or use of the Addendum to the EU standard contractual clauses
- binding corporate rules or
- approved codes of conduct/certification.

The IDTA and Addendum referred to above can be used from 21 March 2022 and transitional arrangements also apply as described at <https://www.ico.org.uk>.

Transfer of EEA individuals' data from the EEA to outside the EEA

The data of EEA individuals (e.g., Members in the Republic of Ireland) shall be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), including the UK and Israel. Most 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 shall 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. Before 31 December 2020, the UK applied for an adequacy decision from the European Commission and the European Commission's data protection adequacy decisions are available on https://ec.europa.eu/info/law/law-topic/data-protection/international-dimension-data-protection/adequacy-decisions_en.

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

- your explicit consent
- 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.

When 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.

Your rights

You have rights under the UK Data Protection Legislation or (where applicable) the EU 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 (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 or by telephone **+44 (0) 20 7400 5710**. You can also use the Contact Us section of our website www.dentistsprovident.co.uk/contact-us/.

For EEA individuals, after 31 December 2020, you can contact our European Representative for data protection matters at **CMDH Limited, Enterprise House, O'Brien Road, Carlow, Ireland**. Their current contact details shall be on the Data Privacy Policy on our website.

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.

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.

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 applicable law and regulations. We may keep your personal data for longer if we have a legitimate interest in doing so.

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 or by telephone on **+44 (0) 20 7400 5710**. You can also contact us using our website 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 20-21 Red Lion Court, London, EC4A 3EB, by telephone on **+44 (0) 20 7400 5700** or by emailing dataprotection@dentistsprovident.co.uk.

For EEA individuals, after 31 December 2020, you can also contact our European representative for data protection matters at **CMDH Limited, Enterprise House, O'Brien Road, Carlow, Ireland**. Their current contact details shall be on the Data Privacy Policy on our website.

You also have the right to make a complaint to the applicable 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
casework@ico.org.uk

Scotland

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

+44 (0) 303 123 1115
www.ico.org.uk
scotland@ico.org.uk

Wales

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

+44 (0) 330 414 6421
www.ico.org.uk
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
ni@ico.org.uk

Ireland

Office of the Data Protection Commissioner,
21 Fitzwilliam Square South,
Dublin 2, D02 RD28
Ireland

+353 (0) 761 104 800
www.dataprotection.ie
info@dataprotection.ie

Dentists' Provident

20-21 Red Lion Court, London, EC4A 3EB

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.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 has its registered office at 20-21 Red Lion Court, London, EC4A 3EB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 110015) and regulated in the Republic of Ireland by the Central Bank of Ireland for conduct of business rules (Firm Reference Number C33946).