

DENTAL NURSE INDEMNITY

WHAT IS THIS KEY FACTS DOCUMENT?

This is a summary of the cover provided by the Dental Nurse Indemnity Policy. It does not include the full Policy terms and conditions, for full details you should refer to your Policy document.

THE INSURER

The insurance is underwritten by CFC Underwriting Limited on behalf of certain Underwriters at Lloyd's London.

SIGNIFICANT FEATURES & BENEFITS

A comprehensive package Policy designed to meet the insurance needs of UK Dental Nurses, including:

- Indemnity cover for clinical negligence
- Worldwide cover for Good Samaritans Acts
- Professional indemnity cover in the provision of any training or tuition activities
- The cost of a public relations firm to protect your professional reputation
- Court attendance costs providing a daily monetary allowance to attend court
- Legal defence costs cover:
 - to defend clinical negligence allegations
 - GDC hearings stemming from clinical negligence

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Whilst we try to offer the broadest cover possible, we do not provide cover for certain situations. A summary of the significant and unusual exclusions that appear in the Policy are listed below. **However, it is important to read the full Policy.**

- any matter known by you which you don't tell us about before we agree to cover you
- euthanasia or assisted suicide
- your failure to register with the appropriate authoritative body
- you being under the influence of intoxicants or narcotics at the time you treated a patient or client
- any sexual misconduct or criminal activity
- you as a Practice owner
- you selling, supplying or distributing products
- any cyber events or security breaches stemming from a failure of programmes, processing or viruses
- any demand for a refund by a patient or client
- any disease transmitted by you
- as an NHS employee or contractor where cover would ordinarily be provided to you by the NHS

CONDITIONS

You must:

- Maintain all records in accordance with any statutory, regulatory or clinical guidelines relating to the provision of your dental professional services
- Use and where appropriate, sterilise all instruments and equipment in accordance with accepted protocols or manufacture's specification



RIGHT OF CANCELLATION

There is no cooling off period under this Policy but it may be cancelled with 30 days written notice by either you or us.

DURATION OF THE POLICY

Insurance policies normally run for a period of 12 months. We strongly urge you to review your Policy each year to ensure you have adequate cover in place.

CLAIMS NOTIFICATION

Should you wish to notify a claim under this Policy, please contact the Claims Managers shown on your Policy Schedule. You must do this as soon as you can.

OUR REGULATORY STATUS

This insurance is underwritten by CFC Underwriting Limited, 85 Gracechurch Street, London, EC3V 0AA, United Kingdom on behalf of Underwriters at Lloyd's. CFC Underwriting Limited and the Lloyd's Managing Agents of the Syndicates on whose behalf we underwrite are authorised and regulated by the United Kingdom Financial Conduct Authority (FCA) FRN 312848. These details may be checked by visiting the FCA website at www.fca.org.uk/register. Alternatively the FCA may be contacted on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business, such as this Policy, the FSCS will cover 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCA.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the Policy and/or claim number.

Alternatively, you can contact us directly at enquiries@cfcunderwriting.com or please write to:

<p>The Chief Executive Officer CFC Underwriting Limited 85 Gracechurch Street London EC3V 0AA United Kingdom</p>	<p>If after taking this action you are still unhappy with the response, please write to:</p> <p>Complaints Lloyd's Fidentia House Walter Burke Way Chatham Marine ME4 4RN United Kingdom Email: complaints@lloyds.com Telephone: +44(0)20 7327 5693 Fax: +44(0)20 7327 5225</p>	<p>Having taken this action, if you feel that your complaint has not been handled satisfactorily, you may seek assistance from:</p> <p>The Financial Ombudsmen Service South Quay Plaza 183 Marsh Wall London E14 9SR United Kingdom Email: enquiries@financial-ombudsman.org.uk Telephone: 0845 080 1800</p>
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The Financial Ombudsman Service will become involved if you are an eligible complainant as defined by the rules of the Financial Conduct Authority.

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Choice of Law condition on the last page of your Policy.