



DENTAL PRACTITIONER PROFESSIONAL INDEMNITY PROTECTION PLAN

PRODUCT DISCLOSURE SHEET

What is this product?

DentProtect is a dental practitioner professional indemnity plan that protects and covers against dental negligence for all dental practitioners in Malaysia. It is co-managed with MediPlanner as the Broker and Insured by Takaful Malaysia (STMAB)

What are the benefits or coverage provided?

DentProtect offers a comprehensive coverage with tailor-made plan for each dentist at an affordable price plan and a panel of experienced advisors and mediators. We have up to 16 benefits in an 'All-in-One' package. Our benefits include:

- **Legal Representation at Inquiry and Investigation**
Our panel of advisors and lawyers have extensive experience in dental and medical malpractice management.
- **Run Off Cover**
A coverage even after you have stopped practising, as long as you have been covered by us for 5 consecutive years.
- **Unlimited Retroactive Cover**
You are covered with the policy not from the start date but from the day you started your dental practice.
- **Medical Incident Claim**
You will be covered for any medical negligence in the field of dentistry.
- **Aggravated Damages**
We will cover any extra damages on top of the existing claims, i.e. compensate emotional stress, etc.



- **Automated Reinstatement**

When the coverage limit of the policy has been exhausted, we provide automatic reinstatement with additional coverage, for subsequent claims.

- **Cyber & Privacy Infringement**

Dentists need protection against cyber and privacy infringement, especially when it comes to personal information of clients.

- **Vicarious Liability (Locum Cover)**

You are covered for any negligence committed by your locum doctor.

- **Defamation**

You are protected in any legal suit concerning defamation, i.e. during a professional discussion or opinion-sharing session.

- **Emergency Defence Cost**

When you appoint a personal lawyer due to an emergency suit, we will be able to cover the defence cost for that.

- **Intellectual Property Infringement (IPI)**

Your creation of product or venture is yours and for any claims of false copyright, we would be able to protect you.

- **Good Samaritan Acts**

When you help someone in need of medical assistance in public but they sue you instead, we would cover you under this.

- **Loss of Documents**

The cost to recover any documents lost due to misplacement or misfortune will be covered.

- **Personal Accident Cover (RM 100,000)**

Apart from dentistry, personally, you have your own additional accident cover.

- **Public Relation Expenses**

The expenses related to public relation and media exposure will be covered to protect the dental practitioner.



▪ **Defence Costs and Legal Representation Expenses**

Any costs/expenses related to your legal representation and defence will be part of your coverage.

**All of the above are subject to the terms & conditions stated in the Medical Malpractice certificate

What is the Premium to pay?

We cater our product for general and specialist dentists from both government and private sector of practice. Below is the price plan accordingly:

Sector of Practice	LIMIT OF LIABILITY (RM) <i>(inclusive of 6% SST & Stamp duty)</i>				
	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Government Sector					
General Dentist	731.86	962.94	1304.26	1644.52	1780.2
General Dentist with Locum Exposure	1099.68	1507.78	2052.62	2461.78	2734.2
Private Sector					
General Dentist with or without Accredited Procedures	725.5	1153.74	1869.24	3156.08	4299.82
Dental Specialist					
Orthodontist		1262.92	2046.2	3456.06	4708.98
Periodontics / Endodontics / Prosthodontics / Restorative / Paedodontics / Special Care / Forensic		1372.1	2223.28	3754.98	5117.08
Oral & Maxillofacial Surgery		4368.72	6411.34	6819.44	10905.74

What are the key terms and conditions I need to be aware of?

1. What is covered in your professional indemnity plan.
2. To immediately notify DentProtect or MediPlanner when you are aware of any claim e.g. when you receive Summons from Court or any Circumstance that may rise to a claim as soon as practicable.
3. To fully cooperate with the Insurer and panel of advisors/mediators as they manage and defend your Circumstance.



Is the product Syariah-compliant?

Yes, DentProtect is Syariah-compliant.

Where can I get further information?

If you have further questions or need more information about DentProtect, feel free to contact us at:

Address: Level 5, Wisma Bentley Music, No. 3, Jalan PJU 7/2, Mutiara Damansara,
47810 Petaling Jaya, Selangor

Contact Number: +6016 245 1506 / 603 7733 6644 Ext. 101

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