

# Wesleyan Indemnity Products Vs Defence Organisation Indemnity

Building a career and business in dentistry takes years of hard work, skill and financial input.

Risks to this area can cause a huge amount of concern and the solution isn't always clear, particularly when it comes down to the nitty gritty detail of policies.

At Wesleyan Financial Services, it's our job to understand what type of cover best suits your needs. But, it's equally important that you understand the options available to you. The table below lists key components of Indemnity cover and highlights the similarities and differences between traditional defence organisation cover and the insurance products provided by insurers on our panel.

	Wesleyan Insurance and Customer Benefits	Wesleyan Densura	Wesleyan Insurers	Defence Organisation (DDU, MDDUS, MPS)
Proposition	Wesleyan Mutual Benefits Discount (Wesleyan Members only - currently 20%)	✓	✓	N/A
	Flexible payments (0% Interest first year)	✓	✓	Varies
	Wesleyan Loyalty Discount on other personal insurance and practice insurance policies (10% on home and motor)	✓	✓	Unknown
Defence	Cover claims made or claims occurred (cover for liability when providing emergency aid)	Claims occurred (claim incidents that occur within the policy period)	Claims made (valid claims that are made regardless of when the incident occurred)	Claims occurred but some can offer claims made
	Clinical negligence claims	✓	✓	Discretionary
	Non-clinical negligence claims	✓	✓	✗
	Corporate/group/practice level (for all staff) covering all below	✓	✓	Most offer only vicarious liability to policyholders who own the practice
	Defence costs (including GDC complaints and disciplinary hearings)	✓	✓	Discretionary
	£0 excess option	✓	✓	✓
	Worldwide Good Samaritan acts	✓	✓	Discretionary
	Run-off cover in the event of death, disablement and permanent retirement	Not required	✓	Not required
	Professional Indemnity Cover for dento-legal reports, evaluating healthcare professionals and clinical support work	✓	✓	Discretionary
Support	The cost of a public relations firm to protect your professional reputation	✓	✓	Discretionary
	Defamation cover for liability arising out of any dental legal report written by you	✓	✓	✓

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Advice	Dento-legal advice 24/7	✓	✓	✗
	Advice and legal representation - Legal defence costs: - to defend clinical negligence allegations - for GDC complaints or disciplinary hearings from NHS and private work - for inquests - for criminal proceedings, including sexual misconduct and PACE interviews - for tax investigations, contractual disputes, health and safety at work and property disputes - for regulatory investigations stemming from security breaches.	✓	✓	Discretionary
Coverage	Vicarious liability for all dental care professionals (clinical and non-clinical)	✓	✓	Subject to agreement with Defence Organisations, some categories of membership extend the right to request assistance for claims
	Cyber liability cover for cyber events, security breaches, identity theft, breach of data and any financial loss as a direct result	✓	✓	✗
	Regulated by FCA, supported by Financial Services Compensation Scheme, access to Financial Ombudsman	✓	✓	✗
	Individual bespoke underwriting specifically tailored to activities and procedures	✓	✓	✗
	Independent, impartial and expert advice for individual circumstances that legally require the advisor to treat consultants	✓	✓	✗

Limits, exclusions and charges do apply. Full terms and conditions of the policy and cover, including the policy benefits and exclusions, will be contained in the Policy Wording and Policy Summary. **Risk must be acceptable to underwriters at normal term.**

Wesleyan Financial Services Limited is a broker and its insurance products are provided by a number of selected insurers.

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