



DDU

# Your guide to Corporate DDU membership

[theddu.com](http://theddu.com)

## Practise with confidence

We are a not-for-profit, mutual organisation, owned by our members and dedicated to your interests.

We offer you expert guidance, personal support and a robust defence if your clinical competence or care of patients is questioned.

Our team is led and staffed by dentists with real-life experience of the pressures and challenges faced in practice. We have an excellent track-record of helping members overcome the challenges that could threaten their livelihood.

You can practise with confidence because we are on your side, and by your side.

This is your guide to corporate DDU membership. It describes the main benefits and responsibilities of membership.

For more information, please visit our website at [theddu.com/join-ddu/corporate-membership](https://theddu.com/join-ddu/corporate-membership)

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## Glossary

<b><i>Assistance</i></b>	Guidance, support or defence we provide, which can include legal representation.
<b><i>Claims-made</i></b>	The basis on which we provide your membership. This means you can ask for our assistance with an incident, provided you were a member when it happened and report it to us whilst you are in membership.
<b><i>Corporate clinical practice</i></b>	The particular professional services you undertake and declare to us, including the extent of the examination and treatment of individual patients and written or oral advice provided.
<b><i>Extended Reporting Rights (ERR)</i></b>	ERR allows you to request DDU assistance and/or indemnity when your organisation is no longer a corporate member, for claims and other matters arising from incidents that happened during your claims made membership.
<b><i>Incident</i></b>	A circumstance that happened in relation to an individual patient or your professional actions on a particular date, which may give rise to a request for assistance or a claim.
<b><i>Indemnity</i></b>	Compensation we can provide for you to pay damages and claimants' costs for clinical negligence.
<b><i>Identified staff</i></b>	Your employees and contractors for whom you are vicariously liable, and who are identified on your statement of corporate membership. Identified staff excludes registered doctors, or dentists, or other clinicians who we have indicated should hold their own personal indemnity for clinical negligence claims.
<b><i>Mutual fund</i></b>	Assets we hold from which we provide the benefits of membership.
<b><i>Retroactive date</i></b>	If we agree a retroactive date, you can seek the assistance of the DDU with incidents that occurred in the period between the retroactive date and the start of your membership.
<b><i>You</i></b>	The organisation that is a corporate member.
<b><i>Vicarious liability</i></b>	When you are legally responsible for the acts and omissions of people who work in your corporate clinical practice.

## Benefits of membership

The membership benefits we provide are designed to meet your needs arising from the clinical services you provide.

Please read this guide along with your renewal letter and any other information from us explaining your member benefits based on our understanding of the work you do.

### Claims-made membership

The benefits we provide are on a **claims-made** basis. This means you can ask for our assistance with an **incident**, as long as you were a member when it happened and report it to us whilst you are in membership (or have acquired extended reporting rights.)

### We are a mutual, not for profit, dental defence organisation

We are not an insurance company. We use our **mutual fund** to help members. If you ask us for **assistance** or **indemnity**, this is provided at our board of management's discretion, as set out in our memorandum and articles of association.

### Annual General Meeting (AGM)

As this is your company, you can vote on resolutions at our annual general meeting. Depending on your choice, you will receive a paper or electronic copy of our annual report and accounts to keep you up to date with our activities.

## Guiding you

### **24-hour dento-legal advice and guidance**

If you face a difficult ethical or dento-legal issue don't lose sleep. Speak to specially trained dentists on our 24-hour helpline.

Our dento-legal team is available between 8am to 6pm Monday to Friday and provides an on-call service for dento-legal emergencies or urgent queries 24 hours a day, 365 days a year.

### **Stay up to date with our publications**

Our highly regarded publications feature case histories and topical articles on subjects such as complaints and confidentiality. These are all available online.

### **Keep your finger on the pulse with theddu.com**

Find advice, hot topics, case studies, podcasts, webinars, videos and more on our website.

### **Access to our learning and development resources for your staff**

Take advantage of our local dento-legal seminars, specialist training courses and online CPD.

### **Face to face**

We can visit you locally to discuss your membership. This gives you the opportunity to meet our specialist liaison teams and sort out questions face to face.

## Supporting you

### Worried about a complaint?

While claims make the headlines, complaints often cause the most concern to our members. If you receive a complaint, our team of dento-legal advisers are here to help.

### Do journalists want a story?

Press attention is rarely good news for members. Our media team can help you respond to enquiries and avoid common pitfalls.

### You can call on our support for:

- Patient complaints at local level and those referred to the Ombudsman.
- Preparing a case and representation at inquests (or equivalent formal inquiry).
- CQC and NHS England investigations (or equivalent bodies in other UK countries) arising directly from your organisation's clinical care of an individual patient.
- Local, regional or national inquiries relating to the clinical management of patients.
- Advice on managing risks.
- Corporate manslaughter allegations, including arising from your vicarious liability for identified staff, in connection with your corporate clinical practice. We can provide assistance with defence costs (but not any damages, fines, or prosecution costs payable if you are convicted).
- Representation when dealing with press or media enquiries.

## Defending you

### Indemnity for clinical negligence claims

If your membership includes indemnity for claims, we can defend you against claims that arise from the normal practice of clinical medicine in the UK, Channel Islands and Isle of Man.

We recognise your professional reputation is at stake. We will not settle a claim without your agreement.

Where it is appropriate that patients are compensated, we aim to do so quickly and efficiently to minimise stress for everyone involved.

### DDU assistance with claims can include:

- Paying damages, claimants' costs and defence costs arising from claims for clinical negligence, including vicarious liability for your identified staff.
- Defence costs (but not damages or claimants' costs) for claims which arise from allegations of defamation, relating to your identified staff, arising from your clinical practice.
- Defence costs (but not damages or claimants' costs) for claims that arise from allegations, relating to your identified staff, which are not proven or admitted, of sexual harassment, sexual misconduct, unlawful discrimination or any other alleged unlawful conduct by you that arises from your clinical practice.
- Indemnity for claims arising from Good Samaritan acts carried out anywhere in the world.



## Reporting a claim

The first time you hear about a claim for compensation against you is often when you receive a letter or court papers from a patient or their solicitor. This can be a shock and requires urgent specialist advice.

Our claims team is here to support you every step of the way. The team includes dentists, claims experts and solicitors, who will keep you informed about the progress of the claim.

You should contact us, without delay, if you become aware of a claim that is being brought (or is being threatened) against you. Do not take any steps in the matter without our prior approval.

Reporting a claim to us is easy. Simply call our dento-legal helpline on 0800 374 626. The sooner we know, the sooner we can help you.

If the claim relates to work indemnified by a state-backed scheme, this needs to be reported to NHS Resolution in England or NHS Wales Shared Partnership - Legal and Risk Services in Wales.

Once you have told us about the claim, an adviser will ask you to send the documents we need from you.

We will ask you to send your documents as soon as possible to:

*[claims@themdu.com](mailto:claims@themdu.com)*

or

### **Claims manager**

MDU Services Limited  
One Canada Square  
London E14 5GS

It's important you do this straight away, as we usually only have a short time from you receiving claims correspondence to provide a response.

## When we're likely to help

As a members' organisation, we believe it's important to provide information about when we are likely and unlikely to help you, so you have a good understanding of what to expect when asking for our help.

As our member you can ask us for help, which is provided at our board of management's discretion, in accordance with the memorandum and articles of association.

The following are examples of things we may take into account when deciding whether to help you, but they are not a definitive list, as the facts and circumstances of each matter will differ:

- You should have been a member when the incident took place and when the matter was reported to us.
- You should have reported the incident involving you to us as soon as practicable.
- You should have declared to us the nature of your practice, in terms of type, quantity and location of work, and have paid the appropriate subscription.
- You should have told us about any change in your circumstances, and about any change to your corporate situation, which is relevant and has, or may have, a material bearing on your professional practice, or on your DDU membership.
- You should have been registered with the CQC (or other national regulator of healthcare organisations) to carry out the clinical services you offered. Your staff and contractors should have had the required training and experience needed for these activities.
- Your clinical practitioners must have been registered (with a licence, if required) with the appropriate professional regulatory body to perform the clinical duties they undertook.
- All doctors and dentists, and any other clinicians we have indicated, should have held their own personal indemnity. This should have been through an NHS scheme, membership

of a UK medical defence organisation or other adequate and appropriate indemnity arrangement for the work they have carried out for you.\*

- You should cooperate fully with us and our representatives.
- You should provide full and accurate information relevant to the case, without delay, and be truthful and act in good faith at all times.
- You should not have admitted legal liability for a claim, or settled a claim without our agreement.
- The matter should have arisen from your corporate clinical practice in the UK, Channel Islands (CI) or Isle of Man (IoM). The patient should have been in the UK, CI or IoM on the date of the incident and the date of the examination (if different), unless you have specific agreement from us for some or all of your corporate clinical practice to be undertaken overseas.

*\*We are unlikely to assist with claims (including the payment of defence costs) arising from your vicarious liability where the individual concerned has not held appropriate indemnity.*

## When we're unlikely to help

We carefully consider each request for help. The following are examples of when we are unlikely to provide support. This is not a definitive list, as the facts and circumstances of each matter will differ.

### **Matters which can be covered by other insurances and/or organisations providing indemnity**

- Matters where you, or your identified staff, or another person you have vicarious liability for, have or should have an alternative insurance or indemnity arrangement under an insurance policy or under an NHS scheme or are entitled to ask for help from another defence organisation.
- Matters arising from the clinical practice of one of your shareholders or one of your employees, contractors, or agents, except where they are identified staff carrying out activities that you have told us about at one of your locations, or where this is included as a standard benefit for dental corporate members (see page 15).
- Matters arising from acts or omissions of directors and officers (including identified staff, trustees, administrators, or managers) within your organisation, where these matters arise by reason of such director or officer having acted in that capacity.
- Matters relating to property, including its damage or destruction.
- Matters relating to the manufacture, sale, supply, distribution, use or application of any product (other than in respect of the application or preparation of any medicinal or pharmaceutical products).
- Matters relating to pollution or environmental allegations, other than relating to treating an individual patient who is injured or ill as a result of pollution.
- Matters arising from material published or broadcast by you or by someone for whom you are vicariously liable, or on your behalf, or to which you or your management or employees have contributed.
- Matters arising from incidents that happen when you are not in benefit of membership.

- Matters arising from research, other than with reference to alleged negligence in treating an individual patient.
- Compensation for failures of administration or complaints handling.

### **Matters of deliberate, reckless or criminal acts**

- Defending criminal charges arising from activities not related to the normal treatment of a patient; for example, assault of a colleague or motoring offences.
- Any matters arising from a criminal act which you have admitted, or which has been proven, including damages or fines resulting from such an act.
- Matters arising from unlawfully selling, supplying or using any substance.
- Any matters arising from you (or anyone you have vicarious liability for) deliberately intending to cause harm or practising in a manner that does not align with the ethics and expectations of the profession. This includes but is not limited to, your or their knowing (or obvious) dishonest, fraudulent, malicious or reckless acts or omissions (including retrospectively altering dental or other records).
- Damages and claimants' costs awarded for a claim which arises from allegations of sexual harassment, sexual misconduct, unlawful discrimination, defamation or any other alleged unlawful conduct for any matter that is proven or admitted.
- Damages and claimants' costs awarded for a claim that arises from the failure to properly sterilise equipment or materials.

- Defending allegations of misconduct of identified staff at disciplinary investigations or hearings.

### **Matters of commercial interest**

- Partnership, employment or agency disputes or related contractual or compensation claims.
- Fee scales and recovery of charges for work you have carried out.
- Claims made by someone who is not a patient, including employers, employees, contractors, agents, sponsors or other third parties.
- Matters arising from commercial contracts or arrangements, or related to any trading or debts incurred by you, including claims arising from insolvency, bankruptcy or fines or penalties arising from your failure to meet service standards.
- Fines or other penalties arising from criminal, governmental or quasi- governmental investigations, or by the CQC, an Integrated Care Board or NHS England (or equivalent organisations).

- Support with the investigation of or payment of damages, fines or other penalties arising from alleged or actual breaches of data protection law, except claims relating to confidentiality or data protection breaches arising from the clinical care of a patient you have treated.
- Investigations by competition authorities.
- Matters arising from any actual or alleged breach of a shareholders' agreement or any other agreement between those who have an interest in ownership of the organisation.
- Any indirect or consequential loss, or loss of profits or earnings by you.
- Matters arising from the failure of your identified staff to achieve and/or maintain necessary educational or training standards.
- Matters arising from any element of your corporate clinical practice where the indemnity for clinical negligence claims is not provided by us (or under an NHS scheme) unless specifically agreed by us in advance.
- Other matters that have no direct connection with your normal corporate clinical practice.
- Costs incurred by you or your employees from your attendance at court, hearings or meetings with us about your case, or the costs of any locum cover you may arrange.

### **Other matters which may not be in the wider interests of our members**

- Matters arising from the practice of obstetrics or midwifery (except for routine antenatal or postnatal care).
- Claims made by someone who is not the recipient about reports you have provided, if the subject of that report is a general clinical matter and not about an individual patient.
- Damages and claimants' costs awarded in a claim for defamation against you or your employees arising from your corporate clinical practice.
- Legal expenses or costs if you pursue a grievance or claim of defamation or discrimination against someone else.
- Exemplary or aggravated damages awarded against you.
- Legal or other costs or expenses that you incur without our prior approval.
- Claims where you have left the DDU and have not applied for, and been granted, Extended Reporting Rights.

## Vicarious liability indemnity for dental corporate members

In some cases, a dental corporate member may be liable for the acts and omissions of someone they employ or engage to provide services.

As a result, claims are sometimes brought against the dental corporate member rather than, or as well as, the dentist or dental care professional (DCP) who treated the patient.

Indemnity for clinical negligence claims pleaded vicariously against a dental corporate member is included as a standard benefit of DDU corporate membership\*.

This benefit is provided on a claims made basis meaning that you can ask for our assistance as long as you were a member at the time the incident happened and report it to us whilst you are in membership.

This benefit does not replace the need for all dentists and DCPs working at your corporate clinical practice to have their own individual indemnity in place.

It is a GDC requirement that all dentists and DCPs MUST have adequate and appropriate indemnity in place for their work.

You should obtain and retain a valid certificate of individual indemnity from dentists and other dental professionals engaged or employed by you.

### DDU assistance can include:

- The payment of defence costs incurred in defending clinical negligence claims where allegations are brought against a DDU corporate member on a vicarious basis.
- The payment of damages and claimants' legal costs, in clinical negligence claims, where recovery from the treating dentist/DCP or their indemnity provider was not successful.
- Defence costs (but not damages or claimants' costs) for claims that arise from allegations, which are not proven or admitted, of sexual harassment, sexual misconduct, unlawful discrimination or any other alleged unlawful conduct by dentists/DCPs that are engaged by the DDU corporate member, arising from clinical practice and which the DDU

*\*This applies to claims that you first became aware of (and that were first notified to us) after 1 June 2021.*

corporate member is alleged to be vicariously liable. We are unlikely to assist if there has been a criminal conviction.

### **When we are unlikely to provide support:**

- Where you have not taken reasonable steps to ensure the treating dentist/DCP held appropriate and adequate indemnity while working at your corporate clinical practice.
- If the treating dentist/DCP did not have appropriate or adequate indemnity in place relating to the treatment in question. This includes a lack of (or inadequate) run-off cover where indemnity was provided on a claims-made basis.
- Claims brought either in part or in whole against another practice principal/partner/owner/company director, except to the extent of your proportionate share of any such joint and several liability.
- Any existing claim or matter that was already known about by you, before 1 June 2021.
- Where indemnity is available from another provider.



## Your membership

### Contacting our membership team

Our membership team is just a phone call away if you have a question about your subscription or the work you can be indemnified for. They are available from 8am to 6pm Monday to Friday and can be contacted on 0800 716 376.

### Your subscription

Your subscription is based on a number of factors including the amount and type of work you do. It's important that the information you give us about your organisation, your identified staff and your clinical practitioners is complete, accurate and up to date.

Over the years we have developed sophisticated actuarial, underwriting and clinical risk management capabilities enabling us to have an increasingly comprehensive and detailed understanding of the risk resulting from the clinical practice of individual corporate members.

Factors we may consider include the length of your DDU membership; the location of your organisation and the clinical services it provides; your

involvement in complaints or other organisational difficulties (whether involving the DDU or not); and past claims or potential claims.

A change to your corporate clinical practice could reduce or increase your exposure to risk and may result in us reducing or increasing your subscription.

If anything changes that might have a material bearing on your corporate clinical practice, please tell us immediately.

Failing to keep us informed of the type and amount of work you do, or of changes to your corporate clinical practice, could affect your access to benefits of membership.

Your membership documents will explain what support is included in your membership. It is important that you read your membership documents carefully.

### Refunds

Corporate membership is offered on an annual basis and normally only finishes at the end of the membership year. If you want to cancel your membership early, we do not offer refunds unless there are special circumstances.

Where a refund is due, we will usually make it to the person or organisation that paid the subscription with the same payment mechanism they used.

## Continuing your membership

Before the end of your membership year, you will receive an invitation to renew your corporate membership.

If no payment is received, then your membership will be cancelled with effect from the renewal date.

If you pay by Direct Debit, all you need to do is check the renewal information and tell us immediately if there are any changes.

If you do not pay by Direct Debit and you do not respond to the invitation to renew, we will cancel your membership from the renewal date. We will send you written confirmation of this. If you then want to reinstate your membership, you can do this within 28 days of your renewal date at our discretion.

## Change of contact details

Please don't forget to tell us if your address and/or contact details change. If we don't have your latest details, you may not receive your renewal documents, and you could find yourself without membership.

## Change of work location

If you are planning on providing corporate clinical services in a different country of the UK, or overseas, please call our membership team beforehand to discuss your indemnity needs.

## Discontinuing your membership

DDU corporate membership is provided on a claims-made basis. If you end your corporate membership, you will no longer be able to request assistance for incidents that happened during your claims made membership that have not previously been notified to us, unless you have applied for and been granted extended reporting rights (ERR).

To apply for ERR, contact our membership team who can provide full details.

An additional subscription may be payable.

Applications for ERR must be made before you leave MDU membership or up to 30 days after your membership ends.

## Sending information to us

### Protecting patient information

Many companies providing clinical services will be considered to be data controllers under data protection legislation and are therefore required to inform patients about how they will use the data they hold about them.

You should therefore inform your patients – in practice leaflets, privacy notices and complaints procedures, etc – that you may need to provide information about the patient, and treatment they have received, to insurers, indemnifiers or legal advisers in connection with any actual or potential complaint or claim.

### Sending information to our advisory team

When seeking dento-legal advice from the DDU, please only send us information about patients that is directly relevant to your enquiry and necessary for us to advise or assist you.

If you do need to send information about patients you should remove any details that could identify the patient concerned (other than their initials and date of birth which we need to check for conflicts

or duplicates), unless we have specifically requested original unredacted documents.

Providing our advisory team with documents that contain unnecessary personal data about patient(s) may delay our ability to respond quickly as we may need to remove identifying details from incoming correspondence before passing it on to an adviser.

### Sending information to our claims or legal teams

Generally, documents sent to our claims handling or legal teams should be sent securely in their original form with no information removed.

Please ensure that information sent via storage media devices (CDs, USB sticks etc) are encrypted before being sent to us.

### Added security for your peace of mind

In certain circumstances, when dealing with highly sensitive or confidential information, we may want to send you content using Egress email encryption software. In these circumstances we will contact you with further details on Egress encryption.

## Complaints

We do everything we can to provide an excellent service, but there might still be times when you feel you have cause for complaint. If so, we'll try to resolve your complaint as quickly and fairly as we can. If you need to make a complaint about any aspect of our service, please contact the relevant team:

### *Membership*

membershipcomplaints@theddu.com  
0800 085 0614

### *Legal*

legalcomplaints@theddu.com  
020 7202 1500

### *Medico-legal*

advisory@theddu.com  
0800 374 626

### *Claims*

claims@theddu.com  
020 7202 1500

You can also write to us by addressing your letter to 'Head of membership', 'Head of legal services', 'Head of dento-legal services' or 'Head of claims handling' and sending it to our main postal address:

**MDU Services Limited**  
**One Canada Square**  
**London E14 5GS**

### *Data protection officer*

If your complaint relates to the way your personal information was handled, contact the data protection officer at [dataprotectionofficer@theddu.com](mailto:dataprotectionofficer@theddu.com), or by writing to us at the above address.

For further information about the DDU complaints procedure, please see [theddu.com/about-ddu/complaints](https://theddu.com/about-ddu/complaints)

## Keeping you up to date

### Keeping you up to date – what to expect

To help you make the most of your membership we'll send you emails:

- With guidance and advice.
- About member services and benefits (including those we offer with third parties).

You can choose not to get these emails when you apply for membership, and you can also change your communication preferences at any time.

As well as these emails, we may also send you emails to help administer your membership, including renewal.

This is a broad guide to the products and services provided by MDU Services Limited (MDUSL) and the Medical Defence Union Limited (the MDU). The Dental Defence Union (the DDU) is the specialist dental division of the MDU. We always aim to offer attractive benefits as part of membership. As a result, we may add, withdraw or change benefits.

It is the policy of the MDU that all members and those applying for membership should be afforded equal treatment irrespective of race, gender, age, sexual orientation, disability, religion or belief.





## How to contact us

### Membership

t 0800 085 0614

e [corporate@theddu.com](mailto:corporate@theddu.com)

### Dento-legal helpline

t 0800 374 626

e [advisory@theddu.com](mailto:advisory@theddu.com)

### Your feedback

Give us your feedback about the DDU

[theddu.com/feedback](https://theddu.com/feedback)

### Website

[theddu.com/join-ddu/corporate-membership](https://theddu.com/join-ddu/corporate-membership)



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