



Dental Protection

the journey
with you

New to UK practice
Indemnity guide

Welcome to UK practice

While you might have many years' experience as a dental professional in another country, this guide will help you understand how dentistry works in the UK.

It will also help you understand professional indemnity, why it's important, and how it protects your career, reputation and financial security.

The importance of indemnity

For dental professionals working in the UK, there are important regulatory, legal and professional responsibilities.

Patient expectations are increasing. There is also greater scrutiny of consent and communication, and increasingly complex regulatory processes. This means that complaints, claims and investigations are on the increase too.

Having dental indemnity in place, along with access to expert dentolegal support, can give you peace of mind – allowing you to focus on delivering safe and effective patient care.

This guide explains:

- *how indemnity and dentolegal support work in the UK*
- *reasons you might need a dental defence organisation*
- *how Dental Protection can support you*



Indemnity requirements for UK practice

Dental professionals are required by law to have appropriate indemnity or insurance in place before they practise in the UK. This legal requirement protects patients, ensuring they receive compensation if they suffer harm through clinical negligence. It also helps protect you as a registered professional.

The General Dental Council (GDC) requires dentists to confirm that they have suitable indemnity arrangements. Failure to do so may result in:

- *refusal of GDC registration*
- *conditions being placed on registration*
- *suspension or removal from the dental register*

As a dentist, you can be asked to prove that you have indemnity at any time.

The different types of indemnity protection

There are two types of indemnity protection in the UK. They both protect you as a dental professional, but it's important to understand the differences so you can choose the one that's best for you.

- **Occurrence-based indemnity** protects you for incidents that occur during a period of membership with a dental defence organisation – even if a claim related to the incident is not made until years later. That means you are protected for future claims arising from any year in which you were a member.
- **Claims-made indemnity** is what insurance policies are usually based on. This protects you for claims related to your practice that arose, and are reported during, a continuous policy period. This means you would need to buy additional cover to get help with claims arising outside that period

These articles tell you more:

- [So, what is indemnity?](#)
- [What's the difference between claims-made and occurrence-based indemnity?](#)

Dental defence organisations (DDOs)

No matter how much experience you have, practising dentistry in the UK can be very different to how it is in other countries.

The UK has a strong focus on regulation, patient rights and professional accountability. This means you may face complaints, investigations or legal negligence claims even when you have provided appropriate clinical care.

A dental defence organisation like Dental Protection can help you manage these challenges.

The role of DDOs

DDOs are not-for-profit organisations owned by their members. For an annual subscription fee, members can request legal advice, support and representation if a dentolegal problem arises from their clinical practice.

Dentolegal problems include investigations, inquiries, complaints, coroners' inquests and criminal proceedings – as well as clinical negligence claims.

DDOs also give members valuable dentolegal advice to help with complex ethical dilemmas, with support resources for risk management and professional development.

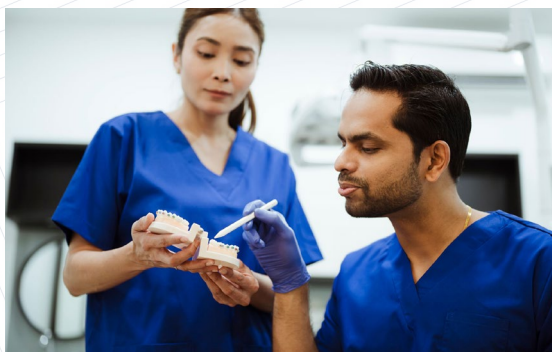
The risks of not having appropriate indemnity protection

Even as a highly trained clinician, it's likely you will face a dentolegal problem during your career. Without the support of an indemnity organisation, you would have to deal with it alone. This could put your career, reputation and financial security at risk.

Claims and patient complaints can still be made in the absence of any clinical error – for example, if a patient interaction is misinterpreted or emotions are running high.

An investigation can lead to sanctions, suspension, loss of earnings and reputational damage – as well as emotional upheaval.

Although it's possible to deal with dentolegal challenges yourself, it can be expensive, stressful and time-consuming. It can also result in a less favourable outcome. For example, research shows that dentists without legal representation face tougher sanctions at General Dental Council (GDC) hearings. You can read more about that [here](#).



Preventing problems from escalating

You don't need to wait until problems become serious before you ask for help.

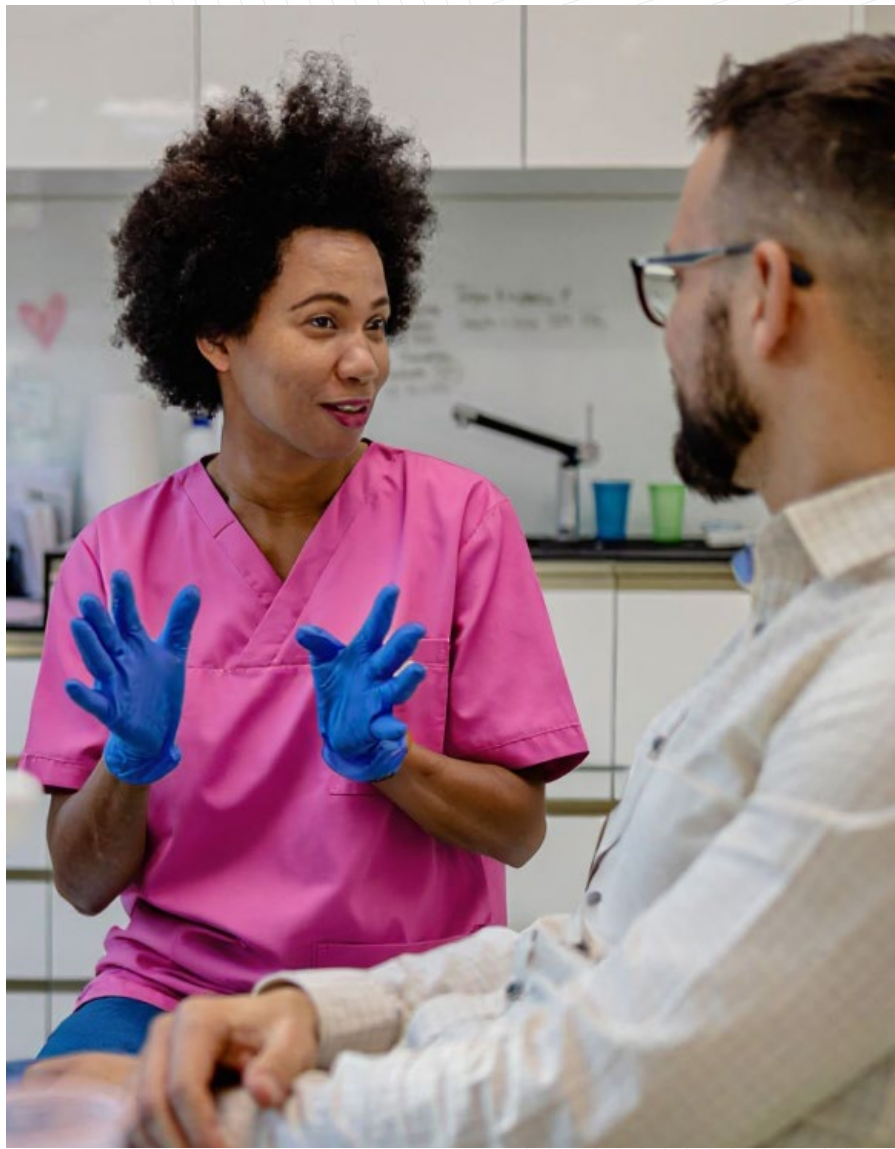
In fact, you can contact your dental defence organisation for dentolegal advice – for example, on consent and communication, record keeping, managing patient interactions or even help with unwanted press and social media attention.

Dental Protection your side in UK dentistry

On 1 May 1892, we began protecting professionals like you. Ever since, our sole focus has been supporting, defending and championing the people at the frontline of healthcare.

As the world's largest dental defence organisation, the indemnity we protect you with is discretionary and occurrence-based. We are member-owned and not-for-profit, with a secure member fund that we invest responsibly.

This gives us the strength to protect you for as long as you need us, while supporting our communities, our planet, and all our futures.



Here when you need us

As a Dental Protection member, you'll have access to our helpline – available 24/7 in a dentolegal emergency.

As soon as you ask us for help, we'll:

- give you expert guidance and reassurance
- help you deal with the situation most effectively
- defend your interests and reputation
- cover any legal costs
- give you any other support you need – from handling negative media attention to counselling

The helpline is free and confidential – and the **number of times you call will never affect your subscription.**

Expert support to navigate the challenges

Our dentists, legal advisers, and claims specialists bring expertise, empathy, and frontline experience to supporting you through challenges including:

- clinical negligence claims
- regulatory investigations and hearings
- disciplinary proceedings
- criminal investigations arising from your clinical practice
- coroners' inquests/fatal accident inquiries
- responding to patient complaints
- managing unwanted media attention
- Good Samaritan acts worldwide

Online learning and support to help you practise safely

To help you protect and advance your career, our global experts have developed a huge range of courses, webinars, insights and risk intelligence – included in membership at no extra cost.

These are all grouped together in one place at The Learning Hub, which you can visit [here](#).

Also included in membership is our wellbeing service, run by our trusted partners Lyra. It gives you 24/7 phone support, counselling to help with work-related issues, and access to the Lyra Wellbeing Hub app, with everything from personalised health advice to self-help tools.

Contract checking support

Reviewing your first UK employment or self-employment contract can be stressful. Dental contracts can be long and complex, and may include terms you're not familiar with. It's not always clear what to look for, or what questions to ask.

To help you start your new role with confidence, we offer a free contract checking service through our partners Buxton Coates and Weightmans – experts in employment law.

They can help you understand:

- *your rights and responsibilities*
- *any terms that may affect your work, income or professional risk*
- *if there are any points you need to clarify before signing*

Your membership subscription

The amount you pay for your annual subscription is tailored to you. We base it on the type of work you carry out and your individual circumstances – so that you're protected for the work you do.

As a member, there is:

- *no limit on the advice and support you can receive*
- *no excess to pay if a case requires legal support*
- *no limits on legal costs when we give you that support*

You can pay your subscription by monthly direct debit at no extra cost – and it's easy to manage your membership online.

To discuss your indemnity needs and get a personalised quote, get in touch with Rebecca Selman or Kelsea Griffiths:

Rebecca.Selman@dentalprotection.org

Kelsea.Griffiths@dentalprotection.org

To find out more about joining Dental Protection, [click here](#).

We recommend applying at least four weeks before your start date in the UK – and always tell us about any changes in the type of work you do, so we can make sure you have the appropriate protection in place.





Living and working in the UK

Some useful resources for internationally qualified dental professionals

GDC Registration & Indemnity Guidance

[How to join the register](#)

[International registration reforms](#)

[Indemnity guidance](#)

Working in the UK (Including Visas & Sponsorship)

[Graduate visa](#)

[Skilled Worker visa](#)

[Overseas sponsorship guidance \(Certificate of Sponsorship\)](#)

[Information for overseas dentists | NHS Health Careers](#)

[Information for Overseas-Qualified Dentists | Royal College of Surgeons](#)

[Guidance for International Dental Graduates | COPDEND](#)

Find out more

[▶ dentalprotection.org/uk](https://dentalprotection.org/uk)

[✉ member.help@dentalprotection.org](mailto:member.help@dentalprotection.org)

[☎ 0800 561 9000](tel:08005619000)