

Flexible cover to suit you

MedPro's cover is flexible, allowing for changes when your circumstances change.

New to Practice?

We offer a reduced premium of €250 in year 1 post-qualification from a training scheme, a 50% discount in year 2 and a 25% discount in year 3.

Part-time practitioner?

Premium rate reductions are available for Dentists who do not work full time, based on the number of hours worked during the membership year.

IDA Member?

We offer a risk discount of 10% for IDA members.

Having a baby?

We offer parental leave policy suspension for up to 52 weeks. Only Good Samaritan cover is provided during this period.

Please ensure you read the policy Terms and Conditions prior to purchase. Cover and exclusions are indicated for your attention.

Contractual, medical professional indemnity occurrence insurance

Policy features (subject to policy terms, conditions and exclusions)

- Dental Malpractice Liability
- Good Samaritan Act Liability
- Humanitarian Aid Liability
- Professional Liability for financial loss arising from dento-legal expert work, unintentional defamation or breach of confidentiality
- Partner Liability
- Locum Tenens Liability
- Liability for Employed Dentists

Additional coverages (subject to policy terms, conditions and exclusions)

- Criminal prosecutions
- Regulatory & Disciplinary investigations or hearings brought by the insured's professional or regulatory body and/or Governmental body
- Coroner's Inquests
- Document Replacement Costs
- Civil proceedings brought against the insured policyholder under the Equal Status Acts 2000 – 2015
- Court Attendance Costs (subject to policy sub-limits)

For more information or to receive a quote,
call us today or visit our website.

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Visit: medisec.ie Dublin 2, Ireland
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The document is intended as guidance only, and you are referred to the Policy Terms and Conditions for full details.

Medisec Ireland CLG is a private company, limited by guarantee, having its registered office at 7 Hatch Street Lower, Dublin 2. Registration No. 216570. Medisec Ireland CLG (trading as Medisec Ireland) is regulated by the Central Bank of Ireland. Medisec's risk, education and medico-legal advisory services are not regulated by the Central Bank of Ireland. Insurance products are underwritten by MedPro, a division of Berkshire Hathaway European Insurance DAC (BHEI). BHEI is a non-life insurance company based in Dublin and regulated by the Central Bank of Ireland, reference number C182407. All coverage subject to business approval.

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DENTISTS

We look after you

Medisec

Medisec is an Irish company owned by its members, committed to arranging professional medical and dental indemnity insurance. Medisec has been providing its members with assistance, support and peace of mind since 1994. We recognise that our members seek to achieve excellence in practice for the benefit of their patients nationwide, and we are always available to support them.

Medisec's work is supported by a dynamic, client-focused team based in Dublin. Our focus and priority is always on supporting and protecting our members. We invest strongly in what differentiates our offering, so we recruit and retain talented, experienced, empathetic professionals who understand and live our culture of commitment to healthcare practitioners.

Medisec's business arrangement with MedPro allows us to offer competitive contractual occurrence-based professional dental indemnity insurance. In collaborating with MedPro, we are proud to work with a locally based international insurance company with the highest level of stability and strength in the global marketplace.

MedPro

MedPro Group is the industry leader for medical malpractice insurance in the US and a trusted Berkshire Hathaway company. It is the market leader for medical indemnity insurance in the US and the nation's largest dental malpractice insurer.

MedPro is a trading name of Berkshire Hathaway companies through which it writes medical malpractice and dental malpractice insurance outside of the US. In Ireland, MedPro is a trading name for Berkshire Hathaway European Insurance DAC (BHEI) — based in Dublin and authorised by the Central Bank of Ireland. BHEI maintains very competitive financial strength ratings of AA+ (Standard & Poor's)*.

At MedPro, we are committed to offering reliable and comprehensive protection to the global healthcare industry. We have a team of expert underwriters and claims specialists based in Dublin and London. Together, we leverage the strength of Berkshire Hathaway, 120+ years of MedPro Group experience, and local expertise to ensure you have the best coverage possible. Your patients deserve the best, and so do you.

* S&P AA+ financial strength rating assigned to BHEI in June 2024.

What Medisec offers you...

- **We arrange outstanding occurrence professional indemnity insurance cover**

MedPro offers contractual occurrence based insurance in the event of a claim — a coverage option designed to give you flexibility and peace of mind. MedPro believe in fair and sustainable pricing for Dentists and limits that don't expire when the policy ends meaning greater protection for your future.

- **We provide complaints and disciplinary assistance**

Our members have the reassurance of a contractual Complaints and Disciplinary service with our in-house legal team expertly advising and supporting members throughout the process.

- **We offer 24/7 expert advice and support**

We are available 24/7, and members have unlimited talk time with our team on any dental, ethical or legal queries that may arise in practice. We respond to 98% of queries on the same day. This is an unregulated activity that is not supervised by the Central Bank of Ireland.

- **We invest in risk management and best practice education**

We focus on risk management and educational initiatives to help members meet best practice standards and to reduce the frequency of complaints and claims. Our team travels the length and breadth of the country throughout the year, meeting members face-to-face and delivering presentations on risk and best practice. This is an unregulated activity that is not supervised by the Central Bank of Ireland.

- **We understand how much our members value and want to protect their professional reputations**

MedPro has a consent to settle clause in their contract of insurance, which means they will collaborate closely with you and seek your consent before settling any claim made against you.

How we do it...

Over 3,000 healthcare practitioners already trust us with their professional indemnity because:

- We have a strong culture of excellence in all we do. Our promise to all members is that, while you look after your patients, we will look after you.
- We proactively seek membership feedback to inform and develop our business strategy. We do not believe in standing still, and we put our members at the heart of what we do.
- We are highly regarded within healthcare circles. Feedback highlights that we show empathy, warmth and support to members at a challenging time in their career.
- The Medisec management team has the assistance of respected external advisors and experts, including a Clinical Advisory Panel, which reviews developments in practice and advises on risk mitigation, education and queries relating to scope of practice. The Board of Medisec comprises of healthcare practitioners and professionals from complementary disciplines such as insurance, finance, law and communications.
- Medisec and MedPro have a panel of external healthcare solicitors and counsel who have the best experience and who share our values of empathy and professionalism to guide and support our members through medico and dento-legal challenges and litigation.