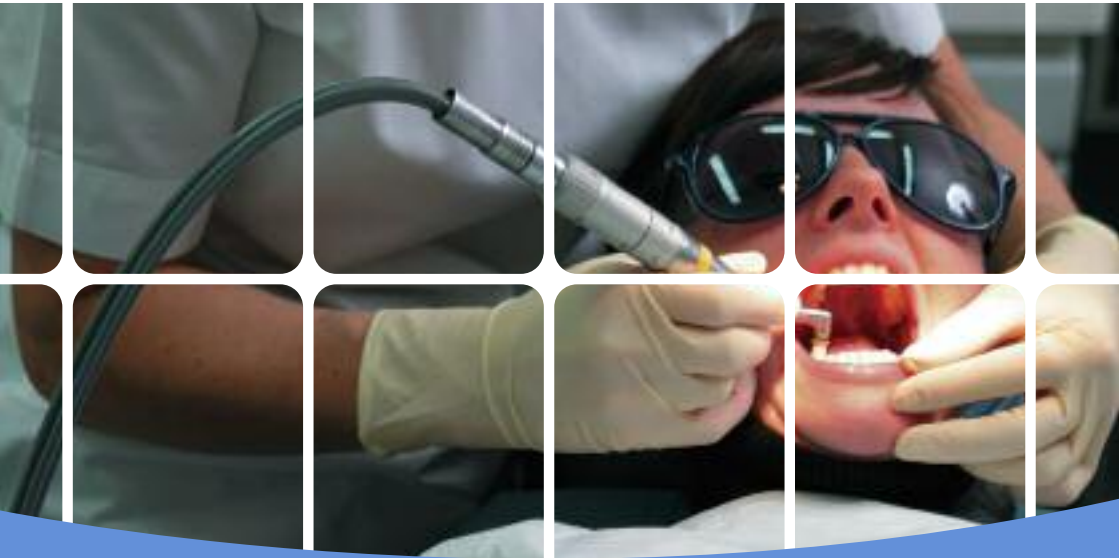




2011/2012



DDU Membership Guide

Dentists, dental hygienists and dental therapists

Summary of benefits of DDU Membership[†]

Welcome to membership of the DDU. This guide explains in detail the benefits of your DDU membership. We look forward to helping and assisting you and trust that you will enjoy the many benefits available to you as a member. This information is intended for dentists, dental hygienists and dental therapists.

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Welcome,

Thank you for choosing the Dental Defence Union. We still are and always have been a mutual, not-for-profit organisation owned by our members.

With the development of dental services in the UK to encompass a wider range of dental care professionals, we have been pleased to extend our membership beyond dentists to other regulated providers of dental care, but our commitment to members and their needs remains undiminished. We are committed to:

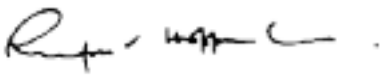
- providing the best possible defence and dento-legal services to our members
- delivering the service to members via dentists, lawyers and claims specialists who are experts in their field with an understanding of and empathy for the experiences of the profession.

To help you obtain maximum benefit from your DDU membership this member guide lays out details of the services that we can provide you. Please take time to read it.

While much of what we offer is included in this booklet, we are constantly updating our services. To make sure you have the latest information I recommend you visit our website the-ddu.com where you can also view the Memorandum and Articles of Association of the the Medical Defence Union.

We aim to be the best dental defence organisation providing appropriate services for our members. If you have any comments or suggestions about our services then please let me know.

Yours sincerely,



Rupert Hoppenbrouwers BDS LDSRCS

Head of the Dental Defence Union

Dentistry

Dentistry is becoming more regulated with new obligations and risks facing dental professionals seemingly on a daily basis.

You spend your life helping others, but you need to have someone you can turn to, who can support you with these challenges.

The DDU employs dentists who, through their own time in practice, understand the issues you are facing and can provide you with practical, personal advice and encouragement.

Specialist dento-legal advice when you need it – 24-hours a day

There are likely to be times in your career when you will face a difficult dento-legal or ethical decision or you receive a patient complaint. Our team of experts (dentists and lawyers) are available to provide advice and support, 24-hours a day, 365 days a year.

Where appropriate they can help you draft a response to a complaint or arrange representation for you at inquiries or disciplinary hearings. Above all they are there to help you defend your reputation.

The services we provide are described in detail on page 8 of this guide.



Support when there is a claim against you

Should an incident turn into a claim, you can have confidence that the DDU can put in place a team of experts, comprising a dentist, a claims expert and, if appropriate, a lawyer to provide the very best defence for you.

We pride ourselves on keeping our members fully involved and informed on the development of a claim, and also on not settling a case without the consent of our member. In recent years we have won a number of landmark cases on behalf of our members.

(More information on the professional indemnity policy and our claims procedure is contained on pages 4 - 7 of this guide.)

Support and advice to help you to avoid common dento-legal pitfalls

From experience of handling complaints and claims against our MDU members for over 125 years, we have built up knowledge of the common pitfalls which lead to problems. We provide you with a range of ways to obtain this information, including:

- our risk management dental pack that covers issues such as consent, confidentiality, record keeping and complaints
- articles and case histories contained on our website **the-ddu.com**



Summary of Benefits of DDU Membership

The Dental Defence Union (the DDU) is the specialist dental division of the Medical Defence Union (the MDU) and references to DDU membership mean membership of the MDU.

DDU membership entitles you to certain benefits. These fall into three categories

- 1. General benefits:** Available to all members.
- 2. Contractual benefits:** Insurance coverage, from authorised insurers subject to the terms and conditions of the contract, available to most paying members.
- 3. Traditional Discretionary benefits:** Assistance which members may request within the terms of the Memorandum and Articles of Association of the MDU.

1. General Benefits

Among the services available to current members are:

- A. Right to vote on Resolutions at the MDU's AGM# (not including associate members).
- B. Right to receive the Annual Report and Accounts# (not including associate members).
- C. Access to our publications such as the DDU Journal and risk management pack that covers issues such as consent, confidentiality, record keeping and complaints
- D. Access to the comprehensive case history and advisory centre within the DDU website – **the-ddu.com**

2. Contractual Benefits

Unlike other mutual dental defence organisations, our UK dental members receive an individual professional indemnity policy issued by SCOR UK Company Limited and International Insurance Company of Hannover Limited. This currently provides, in the event of a claim against the member for clinical negligence, up to £10m* indemnity for any one claim and the total of all claims annually, as long as the claim falls within the policy. The cover is provided on a claims made basis. This means a claim made while the policy is still in force is covered so long as the individual was a member at the time of the incident.

If you retire permanently you will continue to be covered by the policy for a period of 10 years for incidents which occurred while you were a practising member of the DDU, but where a claim is not made until after you cease practising.

If you cease practising due to disability, you will continue to be covered by the policy for a period of 10 years for incidents which occurred while you were a practising member of the DDU, but where a claim is not made until after you cease practising.

Cover is also available to allow extended reporting for periods of family leave up to one year.

Please note that should you return to practice after a period of disablement, retirement or family leave, you will no longer benefit from this extended reporting right.

Your legal estate will be covered under your policy for 10 years after your death (whether while still in practice as a member of the DDU or after your retirement or disablement).

The cover provided under the retirement, disablement, family cover and death cover sections of the policy is restricted to and within the £10m aggregate indemnity limit of and otherwise on the terms of the last policy issued to you before commencing your retirement, disablement or family leave, or before your death.

The policy does not cover an individual DDU member for:

- claims that arise from an incident at a time when the individual was not a member of the DDU

- claims that arise from an incident when the individual was a member of the DDU in practice, but are not reported until after they are temporarily retired from practice for reasons other than family leave, where that break extends beyond the policy year, or is beyond the one year family leave period
- work undertaken outside the UK (except for Good Samaritan acts, where cover is worldwide)
- claims that arise from an incident which occurred when the individual was a member of the DDU, but are not reported until after they leave the DDU, except to the extent that the retirement, disability, family leave or death cover sections apply (termination of membership will, apart from where these sections apply, terminate all benefits under the insurance policy, although the member can seek assistance with such a claim on a discretionary basis – see section 3 on page 8).

Cover under the policy is limited to professional clinical or medical services provided in the UK, but cover is included for claims arising from Good Samaritan acts anywhere in the world.

Please note that the professional indemnity policy does not cover any work performed as a consultant in Ireland.

Copies of the policy wording are available on the DDU website: the-ddu.com

Regulatory control for peace of mind

You have the added peace of mind in knowing that the insurance policy provided is subject to exacting standards of service and financial control set by external regulators.

Members' policies are arranged by MDU Services Limited, a company owned by the MDU, which acts as an independent intermediary with an agency for SCOR UK Company Limited, International Insurance Company of Hannover Limited and the MDU, and is regulated by the Financial Services Authority (FSA). FSA rules, by which MDU Services abides, set standards to ensure we act properly in the way we sell and administer the policies provided to DDU members. SCOR UK Company Limited and International Insurance Company of Hannover Limited are also regulated by the FSA.

Expert, consultative claims handling

In the unfortunate event of your having a claim under the policy, it will be handled by one of MDU Services' experienced in-house teams. Teams include dentists, insurance experts and solicitors, if needed. We believe in keeping you informed on the progress of the claim as we know just how stressful the experience can be.

How to report a claim under the professional indemnity policy

Often the first indication you will have of a claim for compensation being made against you is when you receive a letter from a patient or his solicitor. Alternatively you may receive Court papers. It is important that you act quickly to report the claim to us, as we usually have only 12 weeks from receiving a detailed Letter of Claim to provide a full detailed response.

In order to report a claim to MDU Services:

- contact the freephone 24-hour dento-legal advisory helpline on **0800 374 626** and report that you have received notification of a claim against you. The adviser will arrange for you to be provided with a checklist of the documents we require – which will be based on the list below. Immediately after you receive the checklist please write to:

Claims Manager
Dental Defence Union
MDU Services Limited
230 Blackfriars Road
London SE1 8PJ

If you do not receive the checklist within three working days please contact us.

Include the following details in your letter:

- confirmation that you would like our assistance with the claim
- your consent for us to act on your behalf in this matter
- the date on which you received the solicitor's letter or request for compensation or Court documents
- a statement formally confirming that you have sent the originals of all the records, radiographs, casts and other material relevant to the case in your possession to MDU Services and your consent that MDU Services may disclose these records to the Claimant's solicitors, if appropriate
- full details of any other practitioners or other persons involved in the sequence of events surrounding the claim
- any other information you feel relevant to the claim.

We also need you to send to us several documents including:

- the solicitor's letter or request for compensation or Court documents
- all records in your possession relating to the patient which may include:
 - the complete original records on single sided A4 sheets
 - a printout of computerised records
 - copies of relevant entries in the appointment book or message book
 - X-rays or scans
 - any other relevant records.

Please note it is essential that documents are not altered or amended in any way, as this may severely weaken your defence and could result in other serious adverse consequences for you such as disciplinary action.

We are aware of how upsetting it can be for a member to receive a claim. The sooner we are informed and receive these documents the sooner we are able to begin to assist you.

[Out of pocket expenses](#)

Please note, in order to keep the costs of subscriptions low for the benefit of all members, we do not meet the costs incurred by you in attending court, hearings or meetings with the DDU relating to your case. Neither can we meet the costs of any locum cover you may need to arrange for you to attend one of the above events.

3. Discretionary Benefits

In addition to insurance benefits, individual members may seek assistance from the DDU for a wide range of discretionary benefits. The DDU is the only UK dental defence organisation to offer this attractive combination. Such benefits are at the absolute discretion of the Board of Management of the MDU, are not provided as a right and are all subject to the MDU's Memorandum and Articles of Association. Members have a right to request assistance and to have that request fairly considered.

Summary of discretionary benefits

In general, the DDU can assist with dento-legal problems that arise from the normal practice of clinical dentistry. Below is a list of examples of benefits which the DDU can provide:

- 24-hour telephone advice on the ethical and legal aspects of clinical practice, provided by specially trained dentists and lawyers
- support in preparing a case and representation at PCT and NHS Trust disciplinary hearings relating to clinical practice*
- support with local, regional or national inquiries into the clinical management of patients
- support in responding to a complaint and representation at GDC hearings relating to clinical practice and personal misconduct
- support with CHRE referrals to the High Court as a result of GDC decisions

- support with NCAS investigations
- support in preparing a response to patients' complaints
- support with criminal investigations and proceedings arising from clinical practice
- support in preparing a case and representation in a Coroner's Court
- risk management advice in connection with the member's practice
- advice and representation in dealing with press or media enquiries
- assistance with claims arising from clinical incidents which occurred while the clinician was a DDU member but were not reported until after he or she has left the DDU
- help with Good Samaritan acts worldwide for retired and other non-paying members.

In order to discuss or report any matter you wish to have considered for discretionary assistance, please contact the DDU's 24-hour freephone dento-legal advisory helpline on **0800 374 626**. We encourage you to contact us as soon as possible to discuss any concerns you have over an incident.

Eligibility to request discretionary benefits

Members of the DDU are eligible to request assistance, which is at the absolute discretion of the Board of Management, but the following criteria are examples of those which may be taken into account when determining whether assistance will be provided or continued:

1. You should have been a full member of the DDU when the incident took place.
2. You should have been registered with the GDC or alternative appropriate registration body to perform the clinical duties you undertook and have had the required training and experience for the activities.
3. You should co-operate fully with MDU Services and its representatives.
4. You should provide full and accurate information relevant to the case and be truthful at all times.
5. You should have declared the full degree of the nature of your practice, in terms of type and quantity of work, to MDU Services and paid the appropriate subscription.

With the exception of Good Samaritan acts, the DDU does not offer assistance with any matter that arises from practice in the USA, Canada, Australia¹, Bermuda, Israel, Hong Kong or Zimbabwe, or for matters over which the courts of those countries have jurisdiction.

Areas where the DDU is unlikely to provide support or representation

The following areas are examples of where it is unlikely that discretionary benefits will be provided:

1. Defence of criminal charges arising from activities not related to the normal treatment of a patient. (eg. assault of a colleague, motoring offences).
2. Matters arising from an admitted and / or proven criminal act.
3. Damages and fines payable for criminal acts.
4. Issues arising from commercial contracts or arrangements.
5. Investigations by competition authorities.
6. Issues arising from failure to achieve necessary educational or training standards (eg. failing exams or assessments).
7. Employment disputes or contracts*.
8. Partnership contracts and disputes*.
9. Fee scales and recovery of charges for work performed*.
10. Legal expenses or costs if you pursue a grievance or claim of defamation or discrimination against a third party.
11. Defence of allegations of personal misconduct (as distinct from clinical issues) at PCT and NHS Trust (or Health Board) disciplinary hearings.
12. Any matters arising from any element of your personal private practice where the indemnity for clinical negligence claims is not supplied by the MDU.

¹ For more detail on the DDU's policy on Australia see pages 11-13.

* We do not support members in the area of employment advice and associated services and strongly encourage members to join the BDA or other representative bodies in addition to the DDU.

4. Benefits for DDU Members Working Overseas

Training Grades working in supervised training posts

Paying members who are in training grades in the UK are entitled to be covered under their professional indemnity insurance policy for work for up to one year in a recognised supervised training post overseas, except in USA, Canada, Bermuda, Israel, Hong Kong, Australia² or Zimbabwe where there is no cover provided under the policy.

To qualify for this benefit, you must have the prior agreement of the Membership Department. You will need to advise them of your change in work place before you leave to work there and as soon as you return. Where appropriate a policy endorsement will be issued to you.

Please note this benefit does not cover clinical work undertaken in a private or unsupervised capacity overseas.

Other members working overseas

Members working overseas (other than Training Grades as outlined above) are not covered by the professional indemnity insurance policy. However, members may seek assistance on a discretionary basis for work undertaken overseas during a visit of duration less than three months. Typically such work will be deemed acceptable for consideration for discretionary support if it is principally of a teaching nature.

In any event, you must have the prior agreement of the Membership Department. You should advise them of your plans in advance of your departure and immediately on your return.

With the exception of Good Samaritan acts, the DDU does not offer assistance with any matter arising from practice in the USA, Canada, Australia, Bermuda, Israel, Hong Kong or Zimbabwe, or for matters over which courts of those countries have jurisdiction.



UK members working in Ireland

Paying UK members, who move to work in Ireland, can retain their membership of the MDU, as long as they are registered with the Dental Council of Ireland to practise in Ireland.

The Professional Indemnity Insurance policy does not cover any work undertaken in Ireland, but members may be entitled to seek assistance on a discretionary basis for their Irish work.

In both cases you must have the prior agreement of the DDU Membership Department and need to contact them before you start work in Ireland, to outline the type of work that you intend to do, and immediately after ceasing your work there. A higher subscription may be payable depending on the duration and type of work involved.

Members working in Australia

The following applies to members working in Australia.

Under the Medical Indemnity (Prudential Supervision and Product Standards) Act 2003, all clinical indemnity is required, firstly, to be provided on an insured basis and, secondly, to be provided by a general insurer authorised by the Australian Prudential Regulatory Authority (APRA). The policy of insurance provided to DDU members in the UK will not provide cover for DDU members working in Australia.

The impact of this legislation and the solution to this issue for different categories of DDU membership are highlighted in the following section.

Training Grades working in Australia

As a result of the legislation, members in this category intending to work in Australia should:

1. Check to ensure that the institution you will be working for in Australia will indemnify you in the event of a claim being made against you. This should be the case if you are employed in a non consultant post in a public (state run) hospital. We would recommend that you request confirmation in writing to this effect. If this confirmation is forthcoming then no further indemnity cover should be required for this type of work.
2. If you do not receive confirmation that you will be indemnified by the institution in which you will be working, you should make further enquiries as to the indemnity arrangements required.

If you intend to undertake any work outside of the institution, whether paid or unpaid, for example assisting in a private capacity or in a private surgery, you should obtain indemnity insurance from an authorised Australian insurer.

Whichever of the above applies, please ensure you advise the DDU Membership Department of your planned visit before you leave and when you return.

General Dental Practitioner or General Dental Surgeon members

Under the regulations, discretionary indemnity assistance is no longer acceptable for work conducted in Australia. Therefore members undertaking work in Australia should either:

1. Seek confirmation in writing that they will be indemnified by the institution in which they will be working;
2. Take out appropriate indemnity insurance from an approved Australian insurer.

Whichever of the above applies, please ensure you advise the DDU Membership Department of your planned visit before you leave and when you return.

All members – Good Samaritan cover

DDU members in the UK with policies have worldwide insurance cover for Good Samaritan acts as part of their standard membership benefits.

This cover is sufficient for claims arising in Australia from Good Samaritan acts you may be called on to perform whether your visit is primarily for a professional or leisure purpose.

Retired members or members without policies can request assistance for claims arising from Good Samaritan acts on a discretionary basis.

Good Samaritan acts means the provision of clinical services related to a clinical emergency, accident or disaster when you are not present in your professional capacity, but as a bystander.

5. General Membership Procedures

Refunds

Membership of the DDU is on an annual basis and is normally only terminated at the end of a membership year. Within six weeks of commencing or renewing membership of the DDU, you may request to cancel from inception and receive a full refund. Beyond this period, other than for reasons of sickness, retirement or maternity, the DDU does not give a refund of subscription should a member wish to curtail their membership mid year. Due to the uneconomic cost of doing so, refunds will not be made for amounts of £10 or less, although you may be able to use an amount of £10 or less as a credit towards your next subscription should you reactivate your membership within the membership year.



Continuation of Membership

Approximately three weeks prior to the end of a membership year, members will normally receive an invitation to renew their membership of the DDU and policy where applicable for a further year.

Members are requested to respond to this invitation prior to their renewal date, but a period of up to 30 days grace beyond the renewal date is currently offered to allow the member to respond. So long as the member can confirm verbally that no new incident which may give rise to a claim has occurred during the period since the renewal date, then the renewal terms offered by the DDU will be honoured. If no response is received then the member is erased from membership with effect from the renewal date and sent written confirmation to this effect. A member responding to this notice and wishing to remain may be reinstated within 10 days at the DDU's discretion. Most DDU members find that the risk of forgetting to pay their annual subscription is removed by arranging to pay either with an annual direct debit or by monthly direct debit instalments. To enquire about how to pay by direct debit, contact the DDU Membership Department.

Members are required to keep the DDU up-to-date regarding the nature and extent of their practice at all times, but are specifically requested to inform the DDU as they renew of any change in their activities.

Keeping your DDU membership up to date

It is important that you ensure the DDU is kept updated with changes in your personal and professional circumstances which may affect your DDU membership.

For example, please do not forget to update us when you move home. If we do not have your latest address you may not receive your renewal documents and could find yourself without membership.

The insurance policy states you must also inform the insurer via MDU Services Limited, without delay, of any changes to the type or amount of work you undertake which may increase or decrease your risk or exposure to risk. (eg. where you are now working full time, whereas previously you were working part-time.) If you fail to do so, you may lose your right to make a claim under the policy.

Sessional based subscriptions

Dental subscriptions are based on the average number of sessions worked over your 52 week membership year.

To calculate your average number of sessions worked per week use the following calculation

$$\begin{array}{r} \text{Hours} \\ \text{per} \\ \text{week} \\ \text{worked} \end{array} \times \begin{array}{r} \text{Weeks} \\ \text{per} \\ \text{year} \\ \text{worked} \end{array} \div 52 \div 4 = \begin{array}{r} \text{Average} \\ \text{number of} \\ \text{weekly} \\ \text{sessions} \end{array}$$

Example – if you worked 16 hours a week for 36 weeks a year

$$\begin{array}{r} 16 \\ \text{Hours} \\ \text{per} \\ \text{week} \\ \text{worked} \end{array} \times \begin{array}{r} 36 \\ \text{Weeks} \\ \text{per} \\ \text{year} \\ \text{worked} \end{array} \div \begin{array}{r} 52 \\ \text{Weeks} \\ \text{in a} \\ \text{year} \end{array} \div \begin{array}{r} 4 \\ \text{Hours} \\ \text{in a} \\ \text{session} \end{array} = \begin{array}{r} 3 \\ \text{Average} \\ \text{number of} \\ \text{weekly} \\ \text{sessions} \end{array}$$

The following notes explain what is meant by a session, hours worked and weeks worked.

- **A session** - each four hours or part of four hours worked.
- **Hours worked** – please include all hours worked including dento-legal work for which you require DDU indemnity.
- **Weeks worked** – the number of weeks a year you work. If you are not working, for example, you are on holiday or study leave these can be deducted from your ‘weeks worked’.

Please remember it is your AVERAGE number of weekly sessions across your membership year on which your subscription is calculated.

Botulinum and Dermal filler injections

In response to members’ requests, and in the interests of patients, the DDU is pleased to be able to provide dentists with insured indemnity* for botulinum toxin and non-permanent resorbable dermal fillers performed to the lips or the face but excluding the neck or any other part of the body. Dentists wishing to undertake such procedures must be suitably and adequately trained. To find out if a supplement is applicable, members should contact the DDU membership team.

*Subject to the terms of the policy arranged through MDU Services Limited (MDUSL) and underwritten by SCOR UK Company Limited and by International Insurance Company of Hannover Limited. Dentists wishing to undertake such procedures must be suitably and adequately trained; please contact the DDU membership department for further information.

6. Service Standards and Complaints

Typically MDU Services receives over 120,000 telephone calls to the Membership helpline and over 25,000 calls to our 24-hour advisory lines annually. On some days we receive over 1,000 telephone calls. Overall our aim is to:

- answer **at least 95%** of telephone calls to our Membership helpline at normal times and an average of **at least 80%** during peak periods (in 2010, our Membership team answered 99% of calls, over 80% within 20 seconds)
- answer **over 95%** of telephone calls to our medico and dento-legal advice lines directly, with the remainder of calls being returned within a maximum of two hours (In 2010, over 95% of telephone calls were directed straight to our advisers)
- answer all claims and case work correspondence within one week
- answer all membership correspondence within two weeks.

Complaints – insurance policy and claims

If you have a complaint about your insurance policy or an insurance claim, a clear complaints procedure is laid down within the policy. In summary you should first contact the head of membership at:

MDU Services Limited
230 Blackfriars Road
London SE1 8PJ

Complaints we cannot settle may be referred to the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London E14 9SR

Complaints – discretionary support or other matters

If you have a complaint about a matter unrelated to the professional indemnity insurance policy, you should contact the chief executive at:

MDU Services Limited
230 Blackfriars Road
London SE1 8PJ

7. Data protection

Protecting patient information

Many members, including general dental practitioners, will be considered data controllers under the Data Protection Act 1998 and are therefore bound to inform patients about how they will use the data they hold about them.

It would therefore be prudent to inform patients - in practice leaflets and complaints procedures etc - that, should a patient make a complaint, the practice may need to provide personal data about the patient, and information about treatment they have received, to insurers or legal advisers.

Help us to help you

In addition, when seeking dento-legal advice from the DDU, please remove or blank out information that would identify or help to identify the patient/s concerned, unless we specifically need the information or we have requested original or copies of patient records.

Providing us with documents that contain personal data about patient/s may delay our ability to respond quickly as we will need to remove patient details from incoming correspondence before passing it on to our Advisory team.

**freephone 24-hour
advisory helpline
0800 374 626**

**freephone membership
helpline
0800 085 0614**

(lines are open 8am to 6pm Mon to Fri)

This brochure is intended only as a broad guide to the products and services offered by MDU Services Limited, the DDU, the MDU, SCOR UK Company Limited and International Insurance Company of Hannover Limited. The policies issued by such insurers contain terms, conditions and exclusions. The MDU is not an insurance company. The benefits of DDU membership of the MDU are all discretionary and are subject to the Memorandum and Articles of Association, a copy of which can be found on the DDU website the-ddu.com

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.

Further advice

For detailed advice about specific instances and situations, call the DDU's 24-hour freephone advisory helpline on 0800 374 626 (UK). You will also find a range of helpful advisory and risk management articles on the DDU website.

The Dental Defence Union
230 Blackfriars Road
London
SE1 8PJ
Tel: +44 (0) 20 7202 1500

Feedback

Give us your feedback about the DDU
the-ddu.com/feedback

Advisory Services, Claims Management and Risk Management

Freephone: UK 0800 374 626
Fax: +44 (0) 20 7902 5900
Email: ddu@the-ddu.com

Membership

Freephone : UK 0800 085 0614
Fax: +44 (0) 20 7202 1696
Email: membership@the-ddu.com

Website

the-ddu.com

The Dental Defence Union (the DDU) is the specialist dental division of the Medical Defence Union Limited (the MDU) and references to the DDU and DDU membership mean the MDU and membership of the MDU. MDU Services Limited (MDUSL) is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. MDUSL is an agent for the MDU. The MDU is not an insurance company. The benefits of membership of the MDU are all discretionary and are subject to the Memorandum and Articles of Association.

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