

Practice Protection

What happens to your UDA commitment when your colleague's gone off sick? Having the right staffing levels is crucial to the smooth running of any business and a dental surgery is no different. Where as holiday absences can be planned for, sudden and, possibly, prolonged absences can create immense problems.

In many instances, the loss of a dentist from a practice due to illness or the aftermath of an accident can put that individual and the practice itself under intense financial pressure for weeks or even months. The person's workload either needs to be shared amongst the remaining dentists or a temporary replacement needs to be sourced and paid for.

Insuring your colleagues and yourself against illness and accident can give you a weekly amount which you can use to cover the costs of a locum for up to 52 weeks, taking away the financial worry at an otherwise stressful time.

And remember, it's not only the dentists whose absence would affect the smooth running of the surgery. Dental nurses and hygienists are also an integral part of the business and, as such, could also be insured.

With Practice Cover you can choose who to insure: yourself, your colleagues, and/or your staff, with attractive group discounts the larger the practice.

And, if you need to claim, you can choose whether to use the weekly amount to pay for a locum or to pay for colleagues to cover the work in-house.

Paul Holborn of Blue Sky People, the leading dental recruitment specialists warns that locums for NHS practices can cost a minimum of £350 a day to cover a typical contract of around 30 UDAs per day, plus 'per UDA' payments for additional UDAs, with locums for private practices frequently charging in excess of £400 a day, depending on the location.

This means that, for a fairly run-of-the-mill injury such as whiplash after a car accident resulting in 4 weeks off work, you could incur locum costs of as much as £8,000.

Making sure you cover your potential weekly locum costs in the event of accident and illness is, therefore, paramount but it's also worth looking into whether you want your insurance to pay out for other eventualities that can disrupt the smooth running of your practice.

Practice Cover, uniquely, offers two levels of insurance which means that you can choose whether you also want to receive payments in respect of staff having to take compassionate leave following bereavement, parental or adoption leave, jury service and so on.

The insurance is easy to arrange – just one form to complete for each person, with no medical reports and no medical examinations, so your cover can be put in place without delay.

Source:

Practice Cover www.practicecover.co.uk

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