

British Association of Dental Nurses®

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BADN INDEMNITY FACT SHEET

- From August 2016, all new and renewing GDC registrants will be required to state that they have adequate indemnity cover
- Anyone who has stated in their registration application/renewal that they have cover, but cannot provide proof of cover, will have made a “false declaration” and may be subject to GDC and/or legal proceedings
- The GDC does not define what “adequate” cover is, but leaves it to your professional judgement
- The GDC requires registrants to have cover which will pay damages to patients in the event of a claim
- It is each individual registrant’s responsibility to ensure that they have adequate cover – it is not the responsibility of their employer
- Cover should also include representation for GDC misconduct hearings. Legal fees can be very expensive and, without this cover, you will have to pay these fees yourself
- You may be included in your employers’ cover – however, it is your responsibility to ensure that you are included, that the cover is adequate for your job role and responsibilities, and that this remains current. You should gain a copy of this for your own records as evidence. You may also wish to consider whether this also includes:
 - payment of your legal fees at a GDC hearing;
 - what happens if you change job;
 - whether there could be a conflict of interest with your employer.
- Your employers’ public liability insurance, employers’ liability insurance or general practice insurance are not indemnity cover. Nor are you covered for your professional activities through your home, car or life insurance.
- The indemnity cover provided through BADN provides medical malpractice indemnity and legal expenses cover. It is dental nurse specific, designed with you in mind. To review full details of the scheme and obtain a quote, please go to our website: www.badn.org.uk

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