Many unregulated indemnity policies continue

Thousands of dentists are thought to be working without full insurance cover or using schemes that have loopholes – leaving patients without any compensation when they receive botched treatment.

The Dental Defence Union, the specialist dental division of the Medical Defence Union, claims that many patients mistakenly assume their dentist or doctor is insured in the same way as their car or house, but this is not the case.

Under the current, outdated system of dental indemnity, dentists are still not required to have insurance.

The DDU would like the General Dental Council (GDC) to specify how dentists should be indemnified.

So far it has not insisted that this should only be through insurance, though it has the power to do so.

Botched dental work by the likes of Silviero Di Rocca and Alicia Caffarena, who fled the country after being found out, show that fundamental reform is needed to close loopholes in the insurance policies covering dentists.

The Italian couple fled after botching the treatment of 16 patients.

The couple, who worked at practices in Cambridge, London and Surrey, were struck off for gross negligence by the GDC but their patients have been left without any compensation.

One of their patients was Aaron Kersey, who was 11 when his dentist sent him to the couple’s Cambridge practice to have two sets of braces fitted.

He was told the braces would need to stay in place for 12 months. But it was not until last year, that the boy, who is now 17, stopped wearing a brace; two years of botched work had deformed his teeth, four of which had to be removed, and caused pain and infections which lost him three months’ schooling.

Similarly, Helen Parton, from Enfield in North London, was 15 when she first saw Di Rocca at his practice in Palmers Green.

After two years of NHS treatment under his care, during which her braces repeatedly fell out, or cut into her mouth, leaving it bruised and bloody, her mother Donna insisted she see a specialist, who said he had never seen orthodontic equipment so poorly fitted.

She still needs major corrective work done to repair the damage but is terrified of further treatment.

The DDU, which acted for the couple during the 2005 GDC case, said it had not been instructed by their clients and could not represent them over the damages claims as it cannot represent dentists without their permission.

Many dentists are reliant on discretionary indemnity and the DDU is campaigning for the GDC to make it compulsory for every dentist to have a contract of insurance.

Rupert Hoppenbrouwers, head of the DDU, said: ‘In this current dental-legal and economic climate, we cannot understand why the UK still allows unregulated indemnity. The UK has fallen far behind other EU states on this.’

A German patient who was treated in the UK and negligently harmed by a dentist who was reliant on discretionary indemnity might not be compensated if the indemnifier decided not to assist with the claim. Of course, a German patient who was treated and harmed at home by an insured dentist would receive insured compensation.

Dr Christine Tomkins, deputy chief executive of the Medical Defence Union (MDU), said: ‘Many patients, and even the dentists and doctors reliant on discretionary indemnity, might not be compensated if the indemnifier decided not to assist with the claim. Of course, a German patient who was treated and harmed at home by an insured dentist would receive insured compensation.’

Mr Huhne added: ‘Many local residents rightly do not want to take the health authorities’ decision lying down, as it flies in the face of nearly three quarters of the responses to the consultation and all the local councils and MPs who expressed a view. It is frankly high-handed.

No-one doubts that teeth need better care, but the obvious alternative is more NHS dentists not mass medication where there are contested benefits and ill-understood risks.’

Jim Easton, the South Central Strategic Health Authority’s (SCSHA) chief executive, on announcing the decision said: ‘We recognise that water fluoridation is a contentious issue for some people. The board was satisfied that, based on existing research, water fluoridation is a safe and effective way to improve dental health.’

Sir John Spottiswoode, chairman of Hampshire Against Fluoridation, called it ‘absolutely disgraceful’ and said: ‘They have refused to listen to all the evidence we have given them. They have ignored the will of the people – 72 per cent didn’t want it and yet they still are going to do it. It is deeply unethical.

SHAs are required to make decisions on the ‘rarity of the arguments advanced’ and not simply on numbers of people and organisations for or against proposals.

Authorities in north-west England, Derbyshire, Bristol, and Kirklees in West Yorkshire are thought to be among those preparing to go down the same route.

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MP raises desperate appeal

A n MP in Hampshire has made a last-ditch bid to stop the fluoridation of water in Southampton and Eastleigh going ahead by appealing to the Environment Agency to look at its impact on local water courses and rivers.

Health bosses in the area have decided to go ahead and fluoridate the water in Southampton, despite 72 per cent being opposed to the idea.

The decision, which will affect around 200,000 people, followed a large public consultation and months of debate.

Liberal Democrat MP, Chris Huhne is calling for a proper Environmental Impact Assessment of the decision made by the South Central Strategic Health Authority.

‘I have written to the chairman of the Environment Agency, Lord Chris Smith, to ask if it will investigate this matter and come to a clear view about the environmental risks of adding more than 100 tons a year of fluoride to local water supplies,’ he said.

Mr Huhne added: ‘Many local residents rightly do not want to take the health authority’s decision lying down, as it flies in the face of nearly three quarters of the responses to the consultation and all the local councils and MPs who expressed a view. It is frankly high-handed.

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While Bob Deans, chief executive for Southampton City Primary Care Trust said: ‘Southampton City PCT continues to believe that a water fluoridation scheme, when introduced with continued oral health promotion, will be the most effective way of reducing the large numbers of tooth fillings and extractions currently needed by children in Southampton.’