

# The right policy for you

A look at the difficulties you might face when trying to make a claim.



Dentistry is renowned for a plethora of occupational hazards. Musculoskeletal disorders rank high on this list and are one of the main causes of disability in the profession.

Unfortunately, technological advancements in dental equipment and materials have not eliminated the musculoskeletal risks facing dentists.

In particular, the use of dental

handpieces exposes them to high-frequency vibration and threatens hand health.

A 2021 paper, *Vibration Exposure and Transmissibility on Dentist's Anatomy: A Study of Micro Motors and Air-Turbines*, observed that for most dental professionals, "vibrations were absorbed through their fingers, palms, and hands".

Dentist Patrick Firoozford knows

only too well how much of a risk to health the use of handpieces can be.

After graduating from Copenhagen University with a Master of Dental Sciences in 1998, Patrick moved to the UK in 2001, eventually opening two dental practices – one in London, which he later sold in 2006, and one in Camberley, Surrey.

Sadly he had to quit dentistry in 2019, and was forced to sell his

practice suffering Hand Arm Vibration Syndrome (HAVS), caused by exposure to vibration at work.

Symptoms can include tingling, pain, tenderness and numbness in the fingers. Sufferers cannot feel properly, and there can be loss of strength in the hands.

Diagnosed with HAVS, the vibration damage meant Patrick's days of practising were over. Unable to perform most of the tasks he needed to do as a dentist, he was signed off the GDC register. As he says, "Nobody goes into a career expecting to stop working before they are 50. I was resigned to the fact that I would have to quit dentistry so I set about claiming on the insurance policies I had taken out that had offered total permanent disability on an own occupation basis.

"But the road to achieving financial security was not without its challenges – and one, he says, he could not have navigated alone.

Patrick initially contacted Christine Hawes at FTA Financial & Wealth Management (FTA FWM) in 2019 to ask whether it would be possible to claim on any of the policies he held, some of which they had arranged. Christine worked with Patrick to secure several claims, not only on the policies that provide a one-off lump sum payment but also on an income protection plan that provides a monthly payment until chosen retirement age.

But the sticking point was with a Legal and General policy sold to him by an adviser at Lloyds Bank. They were both surprised to discover the policy contained total permanent disability (TPD) on a specified work-tasks basis (rather than own occupation), which meant Patrick could not make a claim.

He re-checked his records, which confirmed he was informed he had TPD on an own occupation basis, and

with help from Christine, approached Lloyds to request a copy of the file and documents concerning the policy.

Lloyds claimed it had misplaced the file and escalated the enquiry to a complaint stage. Then, after several months, Lloyds concluded there had been no mis-selling and offered Patrick £200 for his inconvenience. For Christine, this was not good enough.

She explains, "Patrick and I then requested all of the information that Legal and General had on their files (including call recordings) and anything Lloyds could send us. Patrick then added any paperwork he had."

Together, they put a complaint to the Financial Ombudsman (FOS). After many months, the FOS found Lloyds at fault and upheld the complaint.

However, when Lloyds received notification of the decision, it suggested to the FOS that Legal and

General was at fault. The FOS looked into this, agreed and switched the complaint to Legal and General. So once again, Patrick had to wait.

Many months later, Christine explains, "Legal and General admitted liability and allowed Patrick to claim on the policy. It has paid the full sum assured of the plan, which essentially amounts to hundreds of thousands of pounds, plus eight per cent compound interest for the three years that have passed from the time he should have been able to claim until the date the claim was paid."

Patrick believes there are many lessons to be learnt – not least of which is for his dental colleagues to ensure they use a trusted financial

adviser to find and match the policies best suited to their specific situation. He also urges dentists to be proactive in reviewing all insurance policies.

He comments, "My experience highlights the importance of consulting with a financial adviser ready to fight your corner. It can be disappointing to find out that a company is prepared to drop you when things go wrong. I am grateful to the team at FTA FWM, who picked up the pieces and supported me throughout this period. The team not only took away the headache of multiple claims, but also made the difference when things became complicated. Without their help, there is no way I would have succeeded on

my own. We are busy professionals and unlikely to realise we have been sold an inappropriate product until we make a claim. My advice is to seek financial products and advice from a company that offers a personal service and dedicated support. And make sure you have a trusted financial adviser to review the policies you already hold."

For Patrick, who is now enjoying life as a stay-at-home dad, his investment in numerous insurance policies has paid off – albeit with a hiccup or two. Ultimately, he believes it is the service he received from FTA FWM that made the difference and led to an eventual happy outcome.

### Top tips

- Remember that circumstances change, so be prepared to review your insurance every few years.
- Make sure everything is in line with your allowances and your requirements.
- When you are young with a business, you will need more protection and insurance so everything is well covered.
- When you are ready to retire or have an exit plan, you will need a full overview

FTA FWM offers a review service free of charge and can help at all stages of a dentist's financial planning cycle.

References available on request.

DentalAir