



# EXPERIEN

INSURANCE SERVICES

## Life Insurance and Disability Insurance Claims For Dentists



There are many reasons why Australian Dentists hold various types of life insurance cover. These include the need to replace lost income if the Dentist is unable to work because of sickness or injury, and the need to repay debt in the event of death. The future income to be earned by many Dentists may be their largest financial asset, so protecting that asset could be a crucial consideration in any financial plan. Life Insurance is offered by Life Insurers and may include Income Protection Insurance and other coverage types such as Trauma Insurance (also known as critical illness insurance) and Total and Permanent Disability Insurance. Public offer superannuation funds, if applicable, may give some Dentists a small amount of life insurance cover, but it is often not adequate to meet their specific personal needs.

Business Expenses Disability Cover is another important consideration for those who own small Dental Practices. This is a type of Income Protection cover that will pay fixed ongoing business expenses if an owner is sick or injured and meets the conditions to claim under the policy. This cover supplements - and does not replace - Income Protection insurance.

Experien Insurance Services arranges insurance cover for thousands of dentists as a broker across Australia - from a range of Life Insurers. We have extensive experience in all aspects of the cover, including claims management.

Dentists may be interested to see information of past claims we have arranged for other insured Dentists in the past. An extensive list is show below, with certain details shown for each claim.

Income protection insurance claims, when measured by the number of claims, make up the most claims. You will note many claims are because of injuries, cancer and mental illness.



Claims under Death cover and Total and Permanent Disability (TPD) are often large, and on average are higher than claims of other types.

Trauma insurance (also known as critical illness insurance) make up about 20% of the claims by value.

When considering insurance, always read the Product Disclosure Statement before taking out cover with an insurer. The information in this note is general in nature, meaning it may not be applicable to you as it doesn't consider your own specific needs, goals or circumstances.

Want to find out more ? Feel free to contact Experien Insurance Services via '[www.experien.com.au](http://www.experien.com.au)' to get a complimentary review with no obligations.

Nov 2024

Claim Type	Year	Occupation	Details	Insurer	Claim paid to date
Income protection claim	2024	Dentist	Accidental injury	I1	\$24,000
Income protection claim	2024	Dentist	Accidental injury from fall	C2	\$23,326
Income protection claim	2024	Dentist	Back injury	C2	\$17,884
Business Expenses Disability Cover Claim	2024	Dentist	Basketball injury	C2	\$78,806
Income protection claim	2024	Dentist	Bile duct cancer	A3	\$125,169
Total and Permanent Disability (TPD) Claim	2024	Dentist	Bile duct cancer	A3	\$578,086
Trauma insurance claim	2024	Dentist	Bile duct cancer	A3	\$385,391
Income protection claim	2024	Dentist	Knee injury	P1	\$21,939
Trauma insurance claim	2024	Dentist	Melanoma	Z1	\$200,000
Income protection claim	2024	Dentist	Multiple Fractures of the foot	T1	\$9,569
Income protection claim	2024	Dentist	Multiple Sclerosis	A1	\$186,558
Income protection claim	2024	Dentist	Multiple Sclerosis	A1	\$7,155
Total and Permanent Disability (TPD) Claim	2024	Dentist	Multiple Sclerosis	A1	\$2,392,070
Trauma insurance and TPD claim	2024	Dentist	Multiple Sclerosis	A1	\$422,130
Trauma insurance claim	2024	Dentist	Testicular Cancer	C2	\$335,024
Trauma insurance claim	2024	Dentist	Testicular Cancer	A3	\$436,951
Income protection claim	2024	Dentist	Tumour	T1	\$91,961
Trauma insurance claim	2024	Dentist	Tumour	T1	\$200,000
Income protection claim	2024	Dentist	Wrist Injury	M2	\$18,900
Income Protection and Business Expenses Claim	2023	Dentist	Accident - shoulder surgery	C2	\$95,382
Income protection claim	2023	Dentist	Accidental injury from fall	C2	\$15,454
Income protection claim	2023	Dentist	Acute appendicitis with perforation	C2	\$33,546
Income protection claim	2023	Dentist	Broken Scapula and ribs	C2	\$46,570
Income protection claim	2023	Dental Technician	Cancer	M3	\$52,764
Income protection claim	2023	Dentist	Carpal tunnel syndrome	C2	\$162,027
Income protection claim	2023	Dentist	Chronic severe sinusitis and other issues	C2	\$283,898
Business Expenses Disability Cover Claim	2023	Dentist	Crushed Fingers	C2	\$145,620
Income protection claim	2023	Dentist	Crushed Fingers	C2	\$210,780
Income protection claim	2023	Dentist	Degenerative neck condition	C2	\$527,827
Income protection claim	2023	Dentist	Dermatitis	A1	\$137,998
Business Expenses Disability Cover Claim	2023	Endodontist	Foot operation	C2	\$37,158
Income protection claim	2023	Endodontist	Foot operation	B1	\$11,484
Income protection claim	2023	Dentist	Grief	T1	\$16,000
Trauma & Income Protection Claim	2023	Dentist	Heart Attack	C2	\$236,391
Trauma insurance claim	2023	Practice Manager	Heart Attack	Z1	\$200,000
Income protection claim	2023	Dentist	Hysterectomy	C2	\$3,885
Income protection claim	2023	Dentist	Hysterectomy / Nursing Benefit	C2	\$15,947
Income protection claim	2023	Dentist	Impacted wisdom teeth	T1	\$6,915
Income protection claim	2023	Dentist	Injury of muscle/tendon at wrist/hand level	T1	\$6,581
Income protection claim	2023	Dentist	Injury with Dental equipment	A3	\$1,821
Income protection claim	2023	Dentist	Miscellaneous	C2	\$46,530

Income protection claim	2023	Dentist	neck and upper back pain	C2	\$54,085
Income protection claim	2023	Dentist	Rheumatoid Arthritis	C2	\$65,511
Total and Permanent Disability (TPD) Claim	2023	Dentist	Rheumatoid Arthritis	C2	\$661,500
Trauma insurance claim	2023	Dentist	SUBARACHNOID HAEMORRHAGE	O1	\$486,203
Income protection claim	2023	Dentist	Wrist Injury	C2	\$297,977
Income protection claim	2022	Dentist	Accident	P1	\$15,225
Income protection claim	2022	Dentist	Acute haematoma	B1	\$667,656
Income protection claim	2022	Orthodontic Technician	Acute lower back pain	T1	\$47,000
Income protection claim	2022	Dental Hygienist	Amputation of dominant thumb	A3	\$121,606
Total and Permanent Disability (TPD) Claim	2022	Dental Hygienist	Amputation of dominant thumb	M3	\$3,150,000
Income protection claim	2022	Dentist	Bike accident - broken ribs & collarbone	C2	\$12,083
Income protection claim	2022	Dentist	Cancer	C2	\$218,772
Income protection claim	2022	Dentist	Cancer	P1	\$83,796
Income protection claim	2022	Dentist	Carpal Tunnel	P1	\$50,387
Income protection claim	2022	Dentist	Coronary By-Pass	A3	\$126,176
Trauma insurance claim	2022	Dentist	Coronary By-Pass	T1	\$1,050,000
Income protection claim	2022	Dentist	Epilepsy	A3	\$145,000
Income protection claim	2022	Dentist	Forearm fracture	C2	\$211,260
Income protection claim	2022	Dentist	Forearm fracture	B1	\$306,092
Income protection claim	2022	Dentist	Hand injury - glass cut	C2	\$35,732
Income protection claim	2022	Dentist	hernia/ hernia repair operation	A3	\$391,431
Income protection claim	2022	Dentist	Mental Health- Depression	C2	\$489,924
Income protection claim	2022	Dentist	Miscellaneous	C2	\$239,908
Income protection claim	2022	Dentist	Miscellaneous	Z1	\$241,539
Income protection claim	2022	Dentist	Miscellaneous	A1	\$13,876
Income protection claim	2022	Periodontist	Miscellaneous	T1	\$402,198
Income protection claim	2022	Maxillofacial Surgeon	Prostate Cancer	B1	\$120,000
Income protection claim	2022	Dentist	Prostate Cancer	M3	\$100,000
Trauma & Income Protection Claim	2022	Dentist	prostate cancer	A1	\$808,000
Trauma insurance claim	2022	Maxillofacial Surgeon	Prostate Cancer	A1	\$574,267
Income protection claim	2022	Dentist	Right ankle fracture	T1	\$14,085
Income protection claim	2022	Dentist	shoulder injury from car accident	T1	\$29,048
Income protection claim	2021	Dentist	Back injury	T1	\$17,000
Income protection claim	2021	Dentist	Broken wrist	T1	\$24,421
Total and Permanent Disability (TPD) Claim	2021	Dentist	Cancer	C2	\$765,635
Trauma insurance claim	2021	Dentist	Miscellaneous	C2	\$281,418
Income protection claim	2021	Dentist	Musculoskeletal	T1	\$236,544
Total and Permanent Disability (TPD) Claim	2021	Dentist	Skin disease	A1	\$3,253,507
Income protection claim	2021	Dentist	Surgery - Carpal tunnel	C2	\$26,800
Income protection claim	2021	Practice Manager	Ulcerated Foot	A1	\$40,715
Income protection claim	2020	Dentist	Acute haematoma	B1	\$89,877
Business Expenses Disability Cover Claim	2020	Dentist	Cancer	C2	\$162,192
Death claim	2020	Dentist	Cancer	M3	\$2,600,000
Income protection claim	2020	Dentist	Cancer	M3	\$24,390
Trauma insurance claim	2020	Dentist	Cancer	C2	\$303,876

Trauma insurance claim	2020	Dentist	Cancer	T1	\$241,886
Income protection claim	2020	Orthodontist	detached retina	M3	\$1,500,000
Income protection claim	2020	Dentist	Illness	M1	\$5,279
Income protection claim	2020	Dentist	mental health - stress	T1	\$10,609
Income protection claim	2020	Dentist	Miscellaneous	C2	\$12,154
Income protection claim	2020	Dentist	Miscellaneous	C2	\$121,541
Income protection claim	2020	Dentist	Miscellaneous	CI1	\$166,008
Income protection claim	2020	Dentist	Miscellaneous	C2	\$19,692
Income protection claim	2020	Dentist	Miscellaneous	C2	\$4,179
Income protection claim	2020	Dentist	Pregnancy complications	C2	\$4,209
Income protection claim	2020	Dentist	Pregnancy complications	C2	\$12,000
Income protection claim	2020	Dentist	Pregnancy complications	T1	\$100,000
Income protection claim	2020	Dentist	Shoulder fracture	C2	\$124,612
Income protection claim	2020	Dentist	Skin disease	A1	\$328,773
Income protection claim	2020	Dentist	spine fracture	C2	\$30,300
Income protection claim	2020	Dentist	spine fracture	C2	\$10,285
Income protection claim	2019	Orthodontist	Broken Elbow	A1	\$73,300
Trauma insurance claim	2019	Dentist	Crohn's Disease	T1	\$86,821
Income Protection And Business Expenses Claim	2019	Dentist	fracture ankle	CI1	\$20,000
Income protection claim	2019	Dentist	Hyperemesis gravidarum	T1	\$4,571
Income protection claim	2019	Dentist	Shoulder Injury	C2	\$24,308
Income protection claim	2018	Dentist	Acute haematoma	B1	\$1,817,719
Trauma insurance claim	2018	Dentist	Acute haematoma	B1	\$1,817,719
Income protection claim	2018	Dentist	Hand Injury	C2	\$7,656
Income protection claim	2018	Dentist	Injury of nerves at Shoulder/Upper Arm level	T1	\$7,222
Income protection claim	2017	Dentist	Atypical Pneumonia	C2	\$5,595
Income protection claim	2017	Dentist	Broken Foot	C2	\$20,943
Business Expenses Disability Cover Claim	2017	Orthodontist	Broken shoulder	C2	\$42,048
Income protection claim	2017	Orthodontist	Broken shoulder	C2	\$21,546
Income protection claim	2017	Dentist	broken wrist	C2	\$46,727
Death claim	2017	Dentist	Cancer	M3	\$1,500,000
Income protection claim	2017	Dentist	Income Protection	A1	\$469,928
Income protection claim	2017	Dentist	Neck and Shoulder Pain, Cervical Spondylosis	A1	\$1,027,454
Income protection claim	2017	Dentist	Snapped Achilles tendon	C2	\$55,104
Income Protection and TPD claim	2016	Dentist	amputation of index finger and thumb	C2	\$3,920,000
Income protection claim	2016	Dentist	Cancer	M3	\$55,284
Income protection claim	2016	Dentist	fractured collarbone	T1	\$13,426
Income protection claim	2016	Periodontist	fractured leg	C2	\$66,000
Income protection claim	2016	Dentist	Hysterectomy	C2	\$15,488
Trauma insurance claim	2016	Periodontist	Liver Cancer	M3	\$654,309
Income Protection And Business Expenses Claim	2016	Dentist	Severed tendons in hand	C2	\$15,000
Business Expenses Disability Cover Claim	2016	Dental Technician	Surf accident	M3	\$2,500
Income protection claim	2016	Dental Technician	Surf accident	A3	\$7,000
Business Expenses Disability Cover Claim	2015	Specialist Orthodontist	Breast cancer	B1	\$48,000
Business Expenses Disability Cover Claim	2015	Specialist Orthodontist	Breast cancer	Z1	\$144,000

Income protection claim	2015	Specialist Orthodontist	Breast cancer	A2	\$93,500
Income protection claim	2015	Specialist Orthodontist	Breast cancer	A2	\$102,000
Income protection claim	2015	Dentist	fracture of radius	T1	\$18,767
Income protection claim	2015	Dentist	lower back pain	T1	\$5,045
Income protection claim	2015	Dentist	Mental Illness	CI1	\$960,000
Income protection claim	2014	Dentist	Broken Collarbone - ski accident	A1	\$9,235
Income protection claim	2014	Dentist	Broken Collarbone - ski accident	C2	\$34,973
Income protection claim	2014	Dentist	Broken wrist	T1	\$7,063
Income protection claim	2014	Dentist	torn Achilles	C2	\$21,000
Income protection claim	2013	Dentist	Back injury	T1	\$5,000
Income protection claim	2013	Dentist	Broken Jaw	T1	\$14,733
Income protection claim	2013	Dentist	Car Accident	T1	\$34,012
Income protection claim	2013	Dentist	Cervical Dystonia	T1	\$34,673
Income protection claim	2013	Dentist	Finger injury	A3	\$2,000
Trauma insurance claim	2013	Practice manager	melanoma	M3	\$115,000
Income protection claim	2013	Dentist	Subdural haemorrhage	T1	\$10,384
Income protection claim	2013	Dentist	Subdural haemorrhage	T1	\$23,628
Income protection claim	2012	Dentist	Blisters related disease	T1	\$4,825
Income protection claim	2012	Dentist	Cervical disc disorders	T1	\$5,726
Income protection claim	2009	Dentist	Other injury of forearm	T1	\$31,762
Income protection claim	2008	Dentist	Other injury of forearm	T1	\$21,671

Life insurance and Financial Advice services are provided by Experien Insurance Services Pty Ltd (EIS) ABN 99 128 678 937 and Experien Financial Services Pty Ltd (EFS) ABN 32 631 346 757. EIS and EFS are not insurers and are Corporate Authorised Representatives (No. 320626 and No. 1274354) Count Financial Limited ABN 19 001 974 625, AFSL 227232.



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