

ACCIDENTS ON THE RISE – ARE YOU PREPARED FOR THE UNEXPECTED?

While being very used to treating your patients for dental injuries – have you ever considered how an accident would affect you and your career?

We are an active nation. There are more than 10 million people around the UK who are members of health and fitness clubs.¹ Some six million people in England run regularly.² While all this exercise is great for our physical and mental health, many sports activities can also lead to injuries.

Leading income protection provider for the dental profession, Dentists' Provident, has seen a rise in claims for accidents since COVID restrictions have been lifted. So far this year, Dentists' Provident has paid out £105,000 in claims to dental professionals who couldn't work as a result of an accident. In 2021, accidents resulting in loss of ability to work accounted for 15% of its overall claims.

Paul Roberts, Head of Claims at Dentists' Provident, says: 'When you are young, you may feel invincible, but the statistics tell a different story. So far in 2022 we've had double the amount of activity-related accident claims compared to this same time last year. Accidents and illness don't just affect our older members. Our 2021 claims statistics show that the age of the youngest claimant was 26.

'Earlier this year we paid a claim for a 30-year-old dentist who fell and fractured their wrist while hiking and required eight weeks off work. Another case involved a dentist who fell while running and fractured her shoulder and it took her three months to return to practice, as she needed surgery.

'Our members were grateful for the peace of mind and financial security our income protection plan gave when they needed to recuperate.'

Holiday accidents

With COVID-19 restrictions lifting and foreign travel resuming, this year has also brought more accidents.

For example, a young dentist fractured her wrist after falling when ice skating. With a complicated recovery, what was supposed to



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be a few hours of fun in the rink turned into 11 weeks off work.

Accidents, anywhere, can affect your ability to study or work and may not be something you've thought about being prepared for. If you can't work, at some point, you are likely to find that your income reduces or stops altogether – but your bills won't.

As you are just starting out in your career you may not have had time to build up sufficient savings to see you through a period where you have no income. An accident is one thing, but even something as minor as a cold or flu could have a big impact on your finances, especially if you are self-employed. Having income protection in place is the best way to maintain your financial independence and avoid having to curtail your expenditure.

Some income protection plans can also give you valuable protection before you even leave university. If you can't finish your course, you may need to reconsider your future plans. A

regular or lumpsum benefit from your plan can help with giving you a solid financial foundation to make a fresh start should the unexpected happen.

To find out more about Dentists' Provident, including their plans for students, or get a quote visit www.dentistsprovident.co.uk

Alternatively, contact Dentists' Provident member services consultants by calling 020 7400 5710 or email memberservices@dentistsprovident.co.uk

References

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<https://doi.org/10.1038/s41406-022-0338-3>