



Student Protection Plan for the Period 2026-2027

College of Medicine and Dentistry (CoMD)

Introduction

This Student Protection Plan ('**this Plan**') provides assurance to you (our current and future students) that we have in place appropriate arrangements to protect the quality and continuation of study for you all. This Plan sets out our approach to protect your interests in a transparent and clear way. This Plan ensures that procedures are in place to protect your interests and that you have redress to the Office for Students (OfS) if you feel that this Plan is not addressing risks satisfactorily. It is revised annually in order to remain relevant and effective.

We actively support and encourage widening participation in higher education and are aware that students studying with us may have differing needs, circumstances and are from diverse cultures. We are committed to promoting Equal Opportunities and this Plan considers the possible needs of different students sharing particular protected characteristics as defined in the Equality Act 2010. This Plan provides the actions we are taking to address these risks.

Key features of the Plan

In summary, the key features of this Plan are as follows:

- a) Provision of a Risk Register Assessment underpinning support for your continued study;
- b) A statement of our Financial Performance demonstrating a low risk of inability to operate successfully;
- c) A Business Continuity Plan which sets out how we would act to support your continued study in the event of unforeseen or surprising circumstances occurring;
- d) A Refund and Compensation Policy in the event that CoMD was no longer able to preserve continuation of study;
- e) A policy on effective communication of this Plan on our website and via other appropriate means of communication; and
- f) Ensuring that students with differing needs circumstances or characteristics are appropriately supported.

1. **An assessment of the range of risks to your continued study accounting for your differing needs, characteristics and circumstances and an assessment of the likelihood that those risks will crystallise (Low, Moderate or High)**

Business risks are closely monitored and addressed at CoMD through its Risk Register to ensure the continuation of the business and your studies. The Risk Register assesses, addresses and mitigates possible uncertainties and is designed to ensure the continuation of the business. Our [Risk Register](#) covers the following areas:

- Student recruitment;
- Student learning experience;

- Financial risks;
- Human resources;
- Property and estates;
- Attendance;
- Board of Directors;
- Executive Committee;
- Statutes and regulations;
- External policy context;
- Curriculum change; and
- Information resources.

The assessment below considers both the likelihood that each risk will crystallise and the severity of its impact on students. The overall rating is expressed as:

- Very low (1 or 2)
- Low (3 or 4)
- Medium (5, 6 or 8)
- High (9, 10 or 12)
- Extreme (15 or 16)
- Catastrophic (20 or 25)

The Risk Register is reviewed every six months by the Executive Committee (**EC**). A robust Student Protection Plan further strengthens the Risk Register and safeguards your interests as a student.

Continuation-of-study risk matrix

The following matrix expressly assesses the principal continuation-of-study scenarios identified by the Office for Students. Likelihood is estimated and impact is assessed as

- 1 = Minor inconvenience
- 2 = Limited adverse effect
- 3 = Moderate adverse effect
- 4 = Major adverse effect
- 5 = Severe or potentially irreversible impact

See Appendix 1 for definitions and scoring methodology.

The overall rating reflects both factors after taking account of the controls and student-protection measures described. The matrix is reviewed at least every six months by the Executive Committee and whenever a material change arises, including a proposed course, location or mode closure.

Ref.	Risk scenario	Likelihood (1-5)	Impact (1-5)	Overall rating (1-25)	Controls and student-protection response
OFS-1	CoMD as a whole is no longer able, or no longer intends, to operate.	Rare (1)	Catastrophic (5)	Medium (5)	- Six-monthly monitoring of liquidity, recruitment, forecasts and the corporate risk register; shareholder commitment to additional capital; insurance and the Business Continuity Plan. - If viability deteriorates, the Board and Executive Committee will consider restricting or pausing recruitment, activate the Plan, notify students and the OfS as required, and work with Ulster University (UU) to implement the contractual teach-out commitment. - Where continuation cannot be preserved, CoMD will support transfer and apply its Refund and Compensation Policy.
OFS-2	CoMD is no longer able to award the qualifications for which students are registered because degree awarding powers are varied or revoked, or a validating partner withdraws validation.	Rare (1)	Catastrophic (5)	Medium (5)	- CoMD does not currently exercise its own degree awarding powers; its awards are validated by UU. - Strategic and operational partnership meetings, ongoing quality assurance and the five-year revalidation cycle are used to identify concerns early. The agreement provides at least 12 months' notice and a contractual teach-out commitment for registered students. - CoMD would also explore another validating partner or its own degree awarding powers. - Students would receive individual advice about teach-out, transfer, award arrangements and any applicable refund or compensation.
OFS-3	One or more locations at which CoMD delivers courses are no longer available.	Rare (1)	Minor inconvenience (1)	Very low (1)	- The current lease has been renewed for five years and the landlord is engaged regularly. - Alternative premises with simulation laboratories, lecture theatres and teaching rooms have been identified; suitable theory teaching may move temporarily online. - Insurance and business-continuity arrangements support relocation. - Accessibility, equipment, travel and placement implications will be assessed, with additional travel costs addressed under the Refund and Compensation Policy where applicable.

Ref.	Risk scenario	Likelihood (1-5)	Impact (1-5)	Overall rating (1-25)	Controls and student-protection response
OFS-4	CoMD is no longer able to deliver courses in one or more subject areas or departments.	Rare (1)	Limited adverse impact (2)	Very low (2)	• Programme Monitoring Groups, the Quality and Student Experience Committee (QSEC) and Academic Board monitor recruitment, staffing, resources, quality and regulatory requirements by subject area. • CoMD maintains access to cross-programme staff and associate or visiting faculty and may re-sequence delivery or obtain specialist support from academic partners. • If a subject area becomes unsustainable, existing students will normally be taught out or supported to transfer, following consultation and equality-impact consideration. • CoMD operates a robust recruitment and selection process, including clearly defined job descriptions and person specifications, together with interviews conducted by appropriately experienced staff, to ensure suitably qualified and experienced employees are appointed. CoMD seeks to recruit and retain high-quality staff through competitive terms and conditions of employment, professional development opportunities and a supportive working environment that encourages collaboration, engagement and open communication with senior leadership.
OFS-5	CoMD is no longer able to deliver one or more courses, including where closure becomes likely within the next three years.	Rare (1)	Moderate adverse impact (3)	Low (3)	• Annual programme monitoring and forward planning consider recruitment, finances, staffing, resources, student outcomes and market demand over the remaining duration of each cohort. • A course closure will require formal governance approval, student consultation and a documented teach-out plan covering curriculum, assessment, staffing, resources and award arrangements. • Recruitment may be suspended before provision to current students is withdrawn. • Where teach-out is not feasible, CoMD will support transfer and apply its Refund and Compensation Policy.

Ref.	Risk scenario	Likelihood (1-5)	Impact (1-5)	Overall rating (1-25)	Controls and student-protection response
OFS-6	CoMD is no longer able to deliver a material component of one or more courses, including because of single-person dependencies in teaching or assessment.	Rare (1)	Limited adverse impact (2)	Very low (2)	- Programme teams will identify material components and review single-person dependencies, succession cover and specialist-resource requirements through annual monitoring and workload planning. - Shared teaching materials, moderation records and assessment documentation are retained institutionally. - Cross-training, associate or visiting faculty, partner support, temporary staffing and resequencing of teaching provide contingency. - Any unavoidable change will preserve learning outcomes and standards and will be communicated and supported under the Plan.
OFS-7	CoMD is no longer able to deliver one or more modes of study to students, including where withdrawal of a mode is likely.	Rare (1)	Moderate adverse impact (3)	Low (3)	- The viability and quality of each approved mode of study are reviewed through programme monitoring and forward planning. - CoMD will not withdraw a mode from current students without governance approval, consultation, an equality-impact assessment and a plan to preserve their ability to complete. - Options may include teaching out the existing mode, revised timetabling, equivalent hybrid or online delivery where academically appropriate, an agreed transfer, and applicable refund or compensation.
OFS-8	CoMD is no longer able to recruit or teach a particular type of student.	Unlikely (2)	Minor inconvenience (1)	Very low (2)	- Admissions, student-support, equality and regulatory requirements are monitored for groups including international students, disabled students and students requiring a particular attendance pattern. - For international students, CoMD has a UKVI-approved agreement with UU and assures Student Sponsor compliance and CAS issuance. - Reasonable adjustments and accessible alternatives are considered for disabled students. - If CoMD cannot continue to recruit or teach a group, it will stop affected recruitment promptly while protecting current students through teach-out, an alternative lawful mode or sponsor arrangement, transfer support and applicable refund or compensation. - The 2024 Strategy includes increasing access to a broader range of students, in order to assure financial resilience.

Ref.	Risk scenario	Likelihood (1-5)	Impact (1-5)	Overall rating (1-25)	Controls and student-protection response
CoMD-9	The programmes fail to meet the needs of either students or workforce requirements	Rare (1)	Moderate adverse impact (3)	Low (3)	- CoMD regularly review the content and the modes of delivery of our programmes, in relation to both individual and workforce requirements. This gives our programmes unique selling points which make them attractive to students and ensure that they assist them in their careers. - The programmes undergo a five-year revalidation cycle with UU, ensuring that they remain current and aligned with relevant regulatory and sector requirements. This process enables appropriate amendments to be made in response to market demand, professional expectations and regulatory changes. - As workforce requirements change, our curricula are reviewed at Programme Monitoring groups and Academic Board, to ensure alignment with PSRB requirements. - If a programme is identified as no longer meeting student or workforce requirements, CoMD will undertake an urgent review in consultation with Ulster University, where applicable, and implement appropriate corrective measures through the established Curriculum Modification Process to ensure that necessary changes can be introduced promptly. These measures may include curriculum amendments, additional academic or clinical support, and alternative teaching or assessment arrangements to ensure that affected students are supported in achieving the intended learning outcomes.

2. Measures we have put in place to mitigate a major risk to your study

Whilst CoMD has a Risk Register it has also produced a [Business Continuity Plan](#). The Business Continuity Plan addresses business continuity in the event of a major disruption to your studies. A typical example of such a disruption would be if the CoMD campus became suddenly, without warning, unavailable, or where there were any unforeseen long-term situations that affected CoMD's ability to teach you.

Business Continuity Plan

Introduction

This Plan is to be used to assist in the recovery of CoMD in general and your studies in particular, in the event of a major disruption to the business. A major disruption is defined by CoMD as a significant incident threatening personnel, buildings or the operation of the business and requires special measures to be taken to restore activity to normal, as quickly as possible. For example, where a fire destroyed most of the building or the foundations and rendered the building suddenly unsafe. CoMD acknowledges its responsibility to maintain the quality of all students' studies in the event of an unexpected major incident.

CoMD operates a Risk Register to cover all other academic and personal risks to student learning, staffing, learning resources etc. However, CoMD also has measures in place that guard against an event that would bring a potentially catastrophic disruption to your studies. CoMD believes that a disruption of up to five days to your learning is manageable by normal measures through implementing a model encouraging a short period of self-study. However, in the event of a major disruption, CoMD has a contingency plan to deal with this issue, minimising the overall disruption to staff and students.

Aim

The aim of the Business Continuity Plan is to set out the responsibilities and actions to be taken by CoMD to quickly and efficiently re-instate the business operation in the light of a major disruption. The primary goal would be to ensure little or no disruption to studies.

Objectives

The objectives of the Business and Continuity Plan are to:

- Provide for continuity of the activities essential to the business; and
- Reduce to a minimum the disruption to students, staff, and services restoring them to an acceptable level.

Scope of the Document

The Business and Continuity Plan sets out details of the recovery measures to be taken in the event of a major disruption to the key activities of the business.

Activation of the Plan

The Executive Committee is responsible for the activation of the Business Continuity Plan. At the point the plan is activated, all staff and students are to be immediately informed. All staff members will be contacted and advised of the current situation and what their role will be in the recovery phase. You will be contacted through your student representatives, or individually, where possible and you will be kept up to date with actions taken, as they are delivered.

Action to be taken

CoMD has an insurance policy that would cover us financially enabling us to rent another premises in the event of a major disruption. We have identified alternative premises with simulation laboratory spaces which could be hired by CoMD, along with alternative lecture theatres and teaching rooms.

Further, CoMD shareholders have committed to a further share capital investment, to provide extra funds for compensation to those students we have identified as an increased risk of non-continuation of study.

Student with differing characteristics or circumstances in the event of major disruption

CoMD will ensure that the temporary premises are equipped with resources that will enable access for students with disabilities as well as providing learning resources appropriate for the whole range of student disabilities.

3. We provide information for you about the policy we have in place to refund tuition fees and any other relevant costs. This also covers compensation, where necessary, in the event that we were no longer able to preserve your continued study

The Refund and Compensation Policy provides clear and transparent information about a refund and/or compensation in the event of our inability to maintain continuation of study. The policy is available on the CoMD website/via the following [hyperlink](#). The Executive Committee evaluates the policy prior to approval by the Board of Directors. Its aim is to give you full protection under the Consumer Rights Act 2015 for refunds and/or compensation, where reasonable. The policy covers the following areas:

- Refunds for students who pay their own tuition fees;
- Refunds for students whose tuition fees are paid by a sponsor;
- The payment of additional travel costs for students affected by a change in the location of their course;
- Compensation for maintenance costs and lost time where it is not possible to preserve continuation of study; and
- Compensation for tuition and maintenance costs where students have to transfer programmes or provider.

Financial implications of delivery of the Refund and Compensation Policy

We have cash reserves which would be sufficient to provide either a refund or compensation to the students to whom we have identified an increased risk of non-continuation of study.

4. This section provides information on our policy on how we communicate to our students about the Student Protection Plan

We publicise our Student Protection Plan to current and future students in the following ways:

- On the CoMD website and student VLE; and
- Links to the policy are included in the Student Handbook which is made available to new students at the time of admission and induction.

We will ensure staff are aware of the implications of this Plan through initial staff development. It will be the responsibility of each Head of Department to make staff aware of the implications when changes are being proposed. This is monitored by the Academic Board, which recommends

changes to the Plan.

The Plan is tabled at the Academic Board, at which student representation is present, and the minutes are available to students.

If this Plan needs to be actioned, we will inform you if there are to be material changes, with an immediate meeting of all students with the Executive Committee. At the meeting we will explain how changes are to be implemented and there will be an opportunity for consultation with you covering the effect of the material changes. Dates of change will be agreed and then confirmed in writing to all students. In the event of termination of an accredited course, there will be clear instructions as to the 'teach out' arrangements for the course. We will endeavour to give students a minimum of 30 days' notice prior to a material change being enacted. At the same time, the Dean will inform all members of the Academic Board and Board of Directors.

Where material amendments are made to the Student Protection Plan following its review, CoMD will ensure that current students are informed of the changes in a timely and transparent manner. This will include written communication outlining the nature of the amendments and any implications for their studies, together with meetings involving the Executive Committee, where appropriate, to provide clarification and an opportunity for students to raise questions or concerns. The updated Plan will also be published on the College's website and student VLE to ensure continued accessibility to current and prospective students.

If material changes need to be made and/or this Plan implemented, we will ensure the following:

- a) Each student is individually supported by a studies advisor and student services team member who will give clear and continuous advice on the effect of the changes and/or implementation of this Plan;
- b) The tutor will help the student make effective choices to mitigate the effect of the changes and/or implementation of this Plan;
- c) Compensation will be agreed, where appropriate, as swiftly as possible;
- d) Students will have access to the respective departmental heads and Executive Team;
- e) Full advice will be provided about choice of new options where appropriate; and
- f) Substantial advice and support will be given by studies advisors and senior academics if the student needs to find an alternative programme with another provider.

5. Protecting students with differing circumstances, characteristics and needs

The Student Protection Plan ensures that students with disabilities, whatever the nature of these, will be protected through continuous review so that learning resources and physical resources will be appropriate to support you. CoMD will also ensure that continuous access to CoMD and your studies is of paramount importance and will respect differing needs and circumstances. In this way, CoMD will continue to encourage students with disabilities that CoMD is a welcoming and supportive place to study.

6. Access to all documents cited in this Student Protection Plan is available on CoMD's website and upon request from the Academic Quality office.

Appendix 1: Student risk likelihood and impact severity scale for postgraduate dental programmes at CoMD

1. Likelihood

This scale assesses the likelihood of an event occurring. The definitions used are guidance, and judgment should be exercised about the appropriate likelihood score to assign based on the nature and circumstances of the risk being assessed.

Scoring	Description of likelihood	Definition
5	Almost certain	>1 in 10
4	Likely	1 in 20
3	Occasional	1 in 200
2	Unlikely	1 in 2000
1	Rare	<1 in 10000

2. Consequences

This scale assesses the *consequences* for students, rather than the nature or cause of the event. **Where an event produces different levels of impact across several areas, the highest applicable score should normally be used.**

Score	Description	Impact level	Outcome for students
1	Inconvenience only	Minor inconvenience	A short-lived and easily managed disruption that causes inconvenience but has no material effect on learning, clinical experience, assessment, progression or completion . Students can continue their studies with minimal adjustment. Any missed activity can be readily rearranged or replaced, with no additional cost or significant distress.
2	Manageable disruption	Limited adverse impact	A disruption that requires some adjustment to teaching, clinical activity or assessment but has little or no effect on students' ability to achieve the intended learning outcomes . There may be a small increase in workload, limited loss of learning opportunities or a short delay, but the effect can be addressed through routine mitigation. Progression and completion remain unaffected.
3	Material impact requiring intervention	Moderate adverse impact	A material disruption to learning, clinical experience, supervision or assessment that may make it more difficult for students to achieve some programme outcomes. Students may experience significant additional workload, reduced access to clinical experience, delayed assessment or a limited delay to progression or completion . Targeted remedial measures, replacement activity or additional support will be required.

4	Serious threat to progression or completion	Major adverse impact	A serious disruption that substantially compromises students' access to teaching, clinical training, supervision or assessment. Students may be unable to achieve important learning or clinical outcomes within the planned period. There is a substantial risk of delayed progression, delayed completion, additional financial cost, significant wellbeing effects or the need to transfer to an alternative course, location or provider . Extensive intervention is required to protect students' interests.
5	Severe threat to qualification or career outcome	Severe or potentially irreversible impact	A disruption that prevents, or is highly likely to prevent, students from continuing or completing their intended programme or obtaining the qualification for which they enrolled. Students may suffer prolonged or permanent loss of study, inability to meet essential clinical or professional requirements, invalidation of completed learning or assessment, major financial loss, or loss of a realistic route to the intended qualification or professional career outcome . Effective mitigation may be extremely difficult or impossible.

When assigning the score, consideration should be given to the likely effect on:

- achievement of learning outcomes;
- access to required clinical experience and patient contact;
- assessment opportunities;
- academic progression and completion dates;
- recognition or award of the intended qualification;
- eligibility for professional recognition or career progression;
- additional financial costs;
- student wellbeing;
- the availability and effectiveness of alternative provision; and
- whether the effects can be fully remedied within the planned programme period.

3. **Scoring matrix**

Using the likelihood and impact scores, the matrix below is used to determine the overall Risk to Students.

			IMPACT				
			Minor inconvenience	Limited adverse impact	Moderate adverse impact	Major adverse impact	Severe or potentially irreversible impact
LIKELIHOOD			1	2	3	4	5
	Almost certain (>1 in 10)	5	Medium 5	High 10	Extreme 15	Catastrophic 20	Catastrophic 25
	Likely (1 in 20)	4	Low 4	Medium 8	High 12	Extreme 16	Catastrophic 20
	Occasional (1 in 200)	3	Low 4	Medium 6	High 9	High 12	Extreme 15
	Unlikely (1 in 2000)	2	Very low 4	Low 4	Medium 6	Medium 8	High 10
	Rare (<1 in 1000)	1	Very low 4	Very low 4	Low 3	Low 4	Medium 5

Document owner:	Board of Directors
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Summary of changes:	Amendments made in response to OfS feedback, including strengthened contingency measures for programmes no longer meeting student or workforce needs, clarification of arrangements for communicating material changes to students, and updated hyperlinks to supporting policies and documents.
Previous revision:	18 th September 2026
Summary of changes:	Added an OfS-aligned continuation-of-study risk matrix and strengthened explicit coverage of institutional closure, loss of validation, loss of location, subject or course closure, material-component and single-person dependencies, withdrawal of a mode of study, and inability to recruit or teach a student group. Adjustment of Risk/impact levels following Student feedback.