

# Denplan Dental Emergency and Injury Cover & Denplan Implant Upgrade Cover

## Insurance Product Information Document

Insurer: Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202183. Simplyhealth is registered and incorporated in England and Wales.

Product: Denplan Dental Emergency and Injury Cover



This document provides a summary of the key information relating to this policy but it is not personalised to you. The other documents you receive from us, before and after the policy starts, will tell you what you need to know about the policy.

### What is this type of insurance?

**Denplan Dental Emergency and Injury Cover** is dental insurance, that gives you cover for dental emergencies and dental injuries up to individual and annual limits.

**Denplan Implant Upgrade Cover** is an optional product you can choose to add to Denplan Dental Emergency and Injury Cover, which provides cover towards that cost of fitting a dental implant (where clinically necessary) in the event of a dental injury, caused by an external blow to the mouth.



#### What is insured?

These are the main sections covered by the policy. For full details of the cover please refer to the terms and conditions in the policy document.

- ✓ Temporary emergency dental treatment in the UK when you are more than 40-miles away from your dental practice – up to £600 per incident. Maximum amount payable £1,200 per claiming year (individual benefit limits apply)
- ✓ Worldwide dental injury up to individual limits shown in Benefit B in the policy document
- ✓ Temporary emergency dental treatment when overseas – up to £600 per incident, maximum amount payable £1,200 per claiming year
- ✓ £260 towards the cost of opening the dental practice for dental emergencies or dental injuries
- ✓ Up to £60 per telephone call for an out of hours consultation
- ✓ Up to £100 for each night you stay in hospital under the care of a Maxillofacial Consultant for dental treatment
- ✓ Up to £12,500 for treatment towards one course of mouth cancer treatment
- ✓ A one-off payment of £2,500 if you are diagnosed with mouth cancer

#### Optional Denplan Implant Upgrade Cover (if chosen):

- ✓ Up to £3,000 per dental implant fixture if you sustain a dental injury. Maximum £20,000 per incident
- ✓ Procedures that need to be carried out to support the fitting of an implant, up to £1,000 per incident



#### What is not insured?

- ✗ People who are not UK, Isle of Man or Channel Islands residents
- ✗ Any existing dental treatment required before the policy start date
- ✗ Mouth cancer diagnosed before joining Denplan or within 90 days after the date you joined Denplan (or for which tests or consultations began within those 90 days)
- ✗ Cosmetic treatment, or any dental treatment not clinically necessary for the establishment or maintenance of oral health
- ✗ Treatment, care or repair to teeth, gums, mouth or tongue in connection with 'mouth jewellery'
- ✗ Self-inflicted injury
- ✗ Any treatment required 18 months after diagnosis for dental injury and mouth cancer

#### Optional Denplan Implant Upgrade Cover (if chosen):

- ✗ Implant placement where the dental injury occurred within 28 days of the start date of the Denplan Implant upgrade cover



#### Are there any restrictions on cover?

- ! There is an annual and/or individual limit for each benefit on this policy
- ! Each benefit has a number of exclusions, please read the full policy documentation to find out what these are
- ! The policy doesn't cover specialist treatment, meaning any form of dental care or treatment beyond the scope of the average competent dental practitioner, unless as the result of a dental injury
- ! The policy doesn't pay for mouth guards, gum shields or any dental appliances unless in conjunction with a dental injury



### Where am I covered?

- ✓ Treatment and services are covered worldwide



### What are my obligations?

The policyholder must be a UK resident or live in a UK territory and must also have an existing Denplan Care, Denplan Essentials, Denplan Hygiene, Denplan for Children or Denplan Membership Contract.

- **During the term of the contract:** pay the premium on time, let us know of changes to your address, either through your practice or contacting Denplan
- **When making a claim:** give us the information that we need, as detailed in your policy, to assess the claim properly



### When and how do I pay?

We accept payment by monthly Direct Debit. Payments will be collected on or around the first working day of the month.



### When does the cover start and end?

The cover starts from the date we include you on the policy and is a rolling monthly contract. It will roll on automatically if it is not cancelled. If you buy this product, your welcome letter will show these dates.



### How do I cancel the contract?

You can cancel your policy by informing us directly by telephone, letter or email. Cancellation of your Denplan Dental Emergency and Injury Cover will also cancel your Denplan Implant Upgrade cover, where applicable.

The policyholder can cancel the policy for any reason during the 14 day 'cooling off' period. This period begins on the contract start date, or the day the policyholder receives the policy terms and conditions if this is later.

After the cooling off period the policyholder can cancel the contract by giving a minimum 21 days' notice to Denplan. If during the notice period the next payment becomes due we will collect it and your cover will continue until the end of the month which the final payment covers.

If you cancel your Denplan Care/Denplan Essentials/Denplan Hygiene/Denplan for Children/Denplan Membership contract with your dental practice, your Denplan Dental Emergency and Injury Cover (and Denplan Implant Upgrade Cover if chosen) will also be cancelled.

#### Denplan Dental Emergency and Injury Cover

If you choose to cancel your Denplan Dental Emergency and Injury Cover, your Denplan Care/Denplan Essentials/Denplan Hygiene/Denplan for Children/Denplan Membership contract with your dental practice will remain unaffected. If you have also chosen to add Denplan Implant Upgrade cover this will automatically be cancelled.

#### Denplan Implant Upgrade Cover:

If you choose to cancel your Denplan Implant Upgrade Cover policy, your Denplan Care/Denplan Essentials/Denplan Hygiene/Denplan for Children/Denplan Membership contract with your dental practice and your Denplan Dental Emergency and Injury Cover policy will remain unaffected.

Denplan is a trading name of Denplan Limited. Denplan Limited is incorporated in England and Wales, company no. 01981238. Denplan Limited is an Appointed Representative of Simplyhealth Access, Financial Services Register number 195821. Premiums received by Denplan Limited are held by us as an agent of the insurer. Denplan Limited is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business, firm reference GIMB0234.

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Registered office for all of the above named companies: Anton House, Chantry Street, Andover, Hampshire, England SP10 1DE.