

- For internal trauma, damage where any part of a natural tooth that has previously been restored, including but not limited to fillings and damage to all prostheses, including implants more than 5 years old.
- You may make only one claim for any one incident of dental trauma. (See Section 1 of the policy document "What is not covered".)

Emergency Callout

- The first £25 of each claim.
- A claim which occurs when you have been residing outside the UK for more than 90 consecutive days. (See Section 2 of the policy document "What is not covered".)

Hospitalisation

- The first 24 hours of each period of hospitalisation is not covered. (See Section 4 of the policy document "What is not covered".)

Oral Cancer

- Oral cancer diagnosed within 90 days of joining the Dental Care Plan.
- Oral cancer which is not the primary site of cancer.
- Oral cancer for which you underwent investigations prior to joining the Dental Care Plan.
- Oral cancer associated with HIV or any related sickness (including AIDS).
- Conditions and cancers considered to be pre-malignant or having no potential for spreading.
- Oral cancer resulting from chewing of tobacco or alcohol abuse.

(See Section 5 of the policy document "What is not covered".)

Redundancy

You will not be covered if:

- You are self-employed, employed through a temporary employment agency or if you elect to take voluntary redundancy
- Your unemployment arises from the expiry of a fixed term contract or if you were under notice of redundancy when you joined the Dental Care Plan
- Your employment ceases due to grounds of ill health
- For any period of unemployment which occurs as a regular feature of your job or occupation
- If you become unemployed within the first six months of you joining the Dental Care Plan, unless you have been continuously employed in the six months immediately prior to your redundancy.

(See Section 6 of the policy document "What is not covered".)

General

No benefits will be paid for injury or treatment arising from:

- Participation in contact sports, professional sports or sports and activities which carry a higher than average likelihood of dental injury (please refer to the policy document for full details)
- Participation in a criminal act; abuse of alcohol or drugs or an accident whilst under the influence of alcohol and drugs (unless such use is as prescribed by a doctor for a condition other than drug or alcohol addiction); or self-inflicted injuries
- Participation in war and/or similar military and other activities, or involvement with terrorism
- The effects of radiation.

The policy does not cover routine dental treatment costs and costs recoverable from other insurance policies.

(See Section "GENERAL EXCLUSIONS that apply to all Sections" of the policy document)

Duration

This policy shall continue until such time as your Dental Care Plan is cancelled.

Review

You may need to review this policy from time to time to make sure it continues to meet your needs.

Cancellation

You have a right to cancel this policy any time within 30 days from the date on which your policy is issued.

Claims

You must provide notice of a claim by calling 01691 684128, or by writing to Practice Plan Limited, Kempthorne House, Park Avenue, Oswestry, Shropshire SY11 1AY within 60 days of the insured event.

Customer Care

Whilst PPIL make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. In such circumstances and if your complaint relates to the actual policy of insurance, please contact PPIL:

...in writing Practice Plan Insurance Limited
Floor 1, Strand House
36 The Strand
Sliema
SLM 1022
Malta

...by phone (+356) 2342 3000

If you are still unhappy following the receipt of PPIL's final response, you may be entitled to refer it to the Consumer Complaints Manager (Malta).

Making a complaint will not affect your right to take legal action.

Compensation Scheme

Should PPIL be unable to meet its liabilities, to the extent this applies to business in the UK, we are covered by the FSCS.

Please refer to your policy document for our full complaints policy and procedures as well as alternative redress channels.

practiceplan

Information About Practice Plan Limited, Our Services And Your Policy Summary

Information About Us

Our Insurance Product

We can only offer Worldwide Dental Trauma and Emergency Callout Insurance from Practice Plan Insurance Limited (PPIL).

We and Practice Plan Insurance Limited are wholly owned subsidiaries of Practice Plan Group (Holdings) Limited.

Our Services

We will provide you with information only on the products of PPIL. You will not receive any advice or recommendation from us in relation to the insurance product and you will have to decide for yourself whether the insurance is suitable for you. No fee is payable for our services.

Our Regulator

We, Practice Plan Limited of Kempthorne House, Park Avenue, Oswestry, Shropshire SY11 1AY are authorised and regulated by the Financial Services Authority (FSA). Our Firm Reference Number is 309945.

Our permitted business is arranging and administering contracts of general insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Making a Complaint

If you wish to register a complaint that relates to the sale or claims handling of the insurance product, then please contact us:

...in writing Practice Plan Limited, Kempthorne House
Park Avenue, Oswestry, Shropshire SY11 1AY

...by phone 01691 684128

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Making a complaint will not affect your right to take legal action.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Registered Office: Practice Plan Limited, Kempthorne House
Park Avenue, Oswestry, Shropshire SY11 1AY
Company registration number - 03089948,
a company registered in England and Wales.
Tel: 01691 684120 | Fax: 01691 684129
Email: insurance@practiceplan.co.uk

Statement of Demands and Needs

The PPIL Worldwide Dental Trauma and Emergency Callout Insurance policy meets the demands and needs of those wishing to ensure that their treatment costs in respect of emergency dental treatment and dental trauma are covered. You will not receive any advice or personal recommendation from us in relation to this insurance policy.

Patients wishing to join a Dental Care Plan or a Registration and Insurance Scheme are required to take out Worldwide Dental Trauma and Emergency Callout Insurance.

Statement of Price

A total premium of £0.52 per month and for the initial period, as defined in the Certificate of Insurance, for Dental Care Plan patients or a total premium of £9.37 per annum for Registration and Insurance Scheme patients is payable for the Worldwide Dental Trauma and Emergency Callout Insurance. Premiums include Insurance Premium Tax at the prevailing rate (excluding residents in the Isle of Man).

There may be other taxes that will not be payable through us.

Premiums can be changed in the circumstances specified in the policy document by providing you with 30 days' notice.

Cancellation

You have the right to cancel your policy at any time within 30 days from the date on which your policy is issued. If you decide to cancel it, any premium you have paid will be refunded in full unless you have made a claim during this 30 day period. If you have made a claim, we will not refund your premium(s). After this 30 day period, the policy can only be cancelled in accordance with its terms.

Please note that Worldwide Dental Trauma and Emergency Callout Insurance is an integral part of the Dental Care Plan and Registration and Insurance Scheme – if you cancel your policy, your membership of your Dental Care Plan or Registration and Insurance Scheme will automatically be cancelled at the same time.

The Insurer

The Worldwide Dental Trauma and Emergency Callout Insurance policy is underwritten by PPIL, a company limited by shares and incorporated in Malta. Its head office is Floor 1, Strand House, 36 The Strand, Sliema, SLM 1022, Malta. PPIL is authorised to conduct general insurance business by the Malta Financial Services Authority (MFSA) and regulated by the Financial Services Authority for the conduct of UK business.

You can check this on the MFSA's Register by visiting the MFSA's website www.mfsa.com.mt or by contacting the MFSA on (+356) 8007 4924.

Under English law the parties to a contract of insurance are free to choose the applicable law. The insurer has chosen English law as the law which will apply to the Worldwide Dental Trauma and Emergency Callout Insurance policy.



Summary of Worldwide Dental Trauma and Emergency Callout Insurance Policy

This highlighted section is a summary only of the policy and does not detail the full terms and conditions of the policy. The full terms and conditions can be found in the policy document. The policy document is available from your dental practice, or upon request by calling 01691 684128.

The policy is underwritten by **Practice Plan Insurance Ltd (PPIL)**.

Cover

This policy provides cover in the event of:

1. Dental Trauma
2. Emergency Callout
3. Permanent Facial Disfigurement
4. Hospitalisation
5. Oral Cancer
6. Redundancy (not included in the Registration and Insurance Scheme).

Significant Features and Benefits

1. If you suffer dental trauma, PPIL will (subject to certain limits) repay the cost of dental treatment provided by any dentist in respect of that dental trauma.
2. If you incur emergency callout costs in respect of pain relief or dental trauma, PPIL will repay those costs (subject to certain limits).
3. PPIL will pay a specified amount to you if you suffer permanent facial disfigurement as a result of dental trauma.
4. PPIL will pay £50 for each complete 24 hour period of hospitalisation if you are admitted as an in-patient as a direct result of dental trauma.
5. If you are diagnosed by an expert medical specialist as suffering from oral cancer as the primary site of the cancer, PPIL will pay you £2,500.
6. PPIL will pay your continuing Dental Care Plan membership fees (and those of any dependants for whom you also pay the membership fee, subject to certain limits) if you are made redundant, for up to 12 months, provided that you can demonstrate that you are actively seeking employment.

Significant Limitations and Exclusions

Please see the policy document for details of the specific meaning of: Dental Trauma, Emergency Callout, Permanent Facial Disfigurement, Oral Cancer, Expert Medical Specialist, Redundant, Dependant and Contact Sport.

.....
The benefits under this policy are subject to certain limitations.

The main limits are:

Dental Trauma

The amount PPIL will pay will depend on the treatment (please see policy document for details of the individual treatments and financial limits). Prior authorisation must be obtained if the treatment costs exceed £200.

The maximum PPIL will pay is £10,000 for any one incident of dental trauma. You may only make one claim for a single course of treatment per incident of dental trauma.

Emergency Callout

The most PPIL will pay is £200 (depending on the timing of the callout) for costs incurred in the UK or £350 for costs incurred outside the UK. Subject to a maximum of £700 per year.

Permanent Facial Disfigurement

The amount PPIL will pay will depend on the severity of the scarring as a result of dental trauma and will be as follows:

- £50 for scarring up to 5 cms in total length
- £100 for scarring more than 5 cms but less than 7.5 cms in total length
- £500 for scarring more than 7.5 cms in total length.

Payment will only be made if the scarring is still visible 12 months after the occurrence of the dental trauma.

Hospitalisation

The maximum period for which PPIL will pay benefits as a result of dental trauma is 365 days.

Oral Cancer

No further benefit is payable in the event of recurrence of the same cancer, either at the same site or in a different location.

Redundancy

The amount PPIL will pay each month for Dental Care Plan membership fees will be limited as follows:

- Up to £15.00 for a Dental Care Plan which only covers you
- Up to £60.00 for a Dental Care Plan which covers you and your dependants (please see policy document for the definition).

The maximum number of payments PPIL will make is 12.

.....
This policy is subject also to certain exclusions. The main exclusions are:

Dental Trauma

- The first £25 of each claim.
- Treatment received by an adult more than 2 years after a dental trauma (see policy document for conditions applicable to a child).
- Minor damage or normal wear and tear.
- Damage to dentures (except if being worn at the time of the dental trauma).