

# Denplan Implant Upgrade Cover

from June 2021





# Denplan Implant Upgrade Cover

## Why choose Denplan Implant Upgrade Cover?

If you have already chosen Denplan Supplementary Insurance or Denplan Emergency Insurance, you already enjoy the peace of mind you have cover towards the cost of dental treatment in an emergency or following a dental injury in the UK and abroad.

However by adding Denplan Implant Upgrade Cover you will have extra protection in the event of a dental injury because we will pay up to £2,100 towards the cost of a dental implant if you need one.

## What is a dental implant?

Dental implants look and feel like real teeth so you can eat, drink and smile with confidence. With care, they can last as long as natural teeth. A permanent titanium 'root' is implanted into the gum and bone and, when it's healed, a crown-type 'tooth' or bridge is permanently fixed to it.

## How much will it cost and what will I get?

If you already have Denplan Supplementary Insurance or Denplan Emergency Insurance, Denplan Implant Upgrade Cover will cost £2.25 per person, per month. If you are clinically suited to receive an implant, you are covered for up to £2,100 per dental implant fixture, following a dental injury, caused by an external blow to the mouth. Maximum cover of up to £20,000 per incident.

If you don't already have Supplementary Insurance or Denplan Emergency Insurance, they must be added prior to choosing Denplan Implant Upgrade cover by calling the number below.

## Demands and needs statement

This Denplan Implant Upgrade Cover meets the needs of patients who want to ensure they have cover towards dental implant treatment costs arising as a direct result of a dental injury. No recommendation has been made in connection with this insurance policy.

## How can I apply?

You can apply online via your secure MyDenplan account at [www.denplan.co.uk/mydenplan](http://www.denplan.co.uk/mydenplan) or by calling our Customer Advisor team on 0800 401 402. Lines are open from Monday to Friday 9:00am to 5:00pm.

# Denplan Implant Upgrade Cover Policy Summary

This Policy Summary provides a brief description of the Denplan Implant Upgrade Cover which is underwritten by Simplyhealth Access.

It does not contain the full Terms and Conditions, which can be found in the Denplan Supplementary Insurance or Denplan Emergency Insurance Policy Document. The Terms and Conditions of your Denplan Supplementary Insurance or Denplan Emergency Insurance policy also apply to this cover.

## What is Denplan Implant Upgrade Cover?

This upgrade provides you with extra dental injury benefit in addition to your Denplan Supplementary Insurance or Denplan Emergency Insurance cover. If you don't already have Supplementary Insurance or Denplan Emergency Insurance, they must be added prior to choosing Denplan Implant Upgrade cover by calling our Customer Advisor team on 0800 401 402. Lines are open from Monday to Friday 9:00am to 5:00pm.

This Denplan Implant Upgrade Cover provides you with cover towards the cost of dental implant treatment which is clinically appropriate following a dental injury as a result of an external blow to the mouth. Denplan Implant Upgrade Cover is only available to patients who have existing Denplan Supplementary Insurance or Denplan Emergency Insurance cover.

The following is a summary of the key benefits of your policy.

### Benefits

- ✓ Provision of an implant fixture(s) (including temporary coverage) up to £2,100 per implant fixture, maximum benefit per incident is £20,000

## How long will my cover last?

Your cover will be arranged from the start date on your confirmation letter as detailed in the Denplan Supplementary Insurance or Denplan Emergency Insurance Policy document.



# What are the exclusions and limitations of the Denplan Implant Upgrade Cover?

As with all insurance policies, general exclusions apply (such as the exclusion of any teeth not in a stable oral condition prior to any injury).

In addition to the exclusions and limitations of your Denplan Supplementary Insurance or Denplan Emergency Insurance cover, the following is a summary of the main exclusions and limitations of the Denplan Implant Upgrade Cover.

Exclusions	For further information
✗ Dental injury not caused by a direct and unexpected external blow to the mouth	✓ See Section 4. Exclusions Benefit B - Worldwide dental injury of your Denplan Supplementary Insurance Policy
✗ Implant placement where the dental injury occurred within 28 days of the commencement date of the Denplan Implant Upgrade Cover	✓ See Section 8 (ii). Exclusions of your Denplan Supplementary Insurance Policy
✗ Placement of an implant into a pre-existing edentulous space, or where a dentist/ specialist dentist deems it not clinically appropriate, or replacement following the failure of an implant to integrate	
✗ Any implant treatment which was prescribed, planned or is currently taking place at the commencement date of the Denplan Implant Upgrade Cover	
✗ Where the teeth and supporting structures that were not in a reasonable and stable condition prior to the dental injury	



## How to make a claim or ask a question if you have a query about your cover policy?

If you need to speak to one of our team for advice or to request a claim form, call 0800 587 6578 or email [trauma@simplyhealth.co.uk](mailto:trauma@simplyhealth.co.uk)

If you want to claim straight away, simply fill in a Benefit B claim form by visiting [www.denplan.co.uk/patients/my-denplan/how-to-claim](http://www.denplan.co.uk/patients/my-denplan/how-to-claim) and choosing "Make a claim for a treatment following a dental injury (anywhere in the world)"

### How do I complain?

It is always our intention to provide a first class standard of service. However, should you wish to raise any concern, complaint or recommendation you can do so in the following ways:

In the first instance, you should contact Customer Services on 0800 401 402, or visit [www.denplan.co.uk/contactus](http://www.denplan.co.uk/contactus)

or

Denplan, part of Simplyhealth, Hambleden House, Waterloo Court, Andover, SP10 1LQ. Tel +44 (0) 800 401 402

Please quote your personal registration or claim number. We will investigate any complaint and issue a final response.

If you are not satisfied with our response, or we have not replied within eight weeks, you can refer your complaint to The Financial Ombudsman Service, via:

Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: 0800 023 4567

The Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. This procedure will not prejudice your right to take legal proceedings. However, please note that there are some instances when the Financial Ombudsman Service cannot consider complaints.

### Did you know...

Making a claim on your Denplan Supplementary Insurance and your Denplan Implant Upgrade Cover doesn't affect your future premiums.

# The Financial Services Compensation Scheme (FSCS)

In the unlikely event that Simplyhealth becomes insolvent and is unable to pay the benefits under your Denplan Supplementary Insurance Cover, you may be entitled to claim compensation from the Financial Services Compensation Scheme (the FSCS). You will need to meet specific FSCS criteria depending on your particular circumstances.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk). To find out whether you would be eligible to claim under the scheme you should contact the FSCS (0800 678 1100).

## Cooling Off Period

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.

If you do not cancel the policy during the cooling off period, the policy will continue on the terms described in the policy document.

The policyholder can cancel their Denplan Supplementary Insurance policy or their Denplan Emergency Insurance policy by giving us a minimum 21 days by informing us directly by telephone, letter, fax or email.

If you cancel your Plan Contract with your dentist, your Denplan Supplementary Insurance policy and your Denplan Implant Upgrade Cover will also be cancelled.

If you cancel your Denplan Emergency Insurance, your Denplan Implant Upgrade Cover will also be cancelled.

However subsequent cancellation of your Denplan Implant Upgrade Cover will not cancel your Denplan Supplementary Insurance policy, your Denplan Emergency Insurance policy or your Plan Contract.

## The cost of your insurance

If you have Denplan Supplementary Insurance, 60p out of your total monthly plan payment represents this premium.

If you have Denplan Emergency Insurance, £4.25 out of your total monthly payment represents this premium.

If you have opted for this additional Implant Upgrade Cover, the premium is £2.25 per person, per month and it is provided by Simplyhealth Access. All fees include Insurance Premium Tax charged at the current rate (excluding residents of the Channel Islands and the Isle of Man).



**Did you know that we will pay up to £2,100\* per implant if you have a qualifying claim and are clinically suited to implants.**

\*Subject to terms and conditions which can be found in the Denplan Supplementary Insurance or Denplan Emergency Insurance Policy Document.

Apply online via your secure  
MyDenplan account at  
[www.denplan.co.uk/mydenplan](http://www.denplan.co.uk/mydenplan)



Denplan, part of Simplyhealth, Hambleton House, Waterloo Court, Andover, SP10 1LQ. Tel +44 (0) 800 401 402

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