

# Denplan Supplementary Insurance

## 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 Supplementary Insurance 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?

This policy is dental insurance, it gives you cover for dental emergencies and dental injuries up to individual and annual limits.



#### 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 £450 per incident. Maximum amount payable £900 per claiming year
- ✓ Worldwide dental injury up to individual limits shown in section 2 schedule of benefits in the policy document.
- ✓ Temporary emergency dental treatment when overseas - up to £470 per incident, maximum amount payable £940 per claiming year
- ✓ Consultation for dental emergency or dental injury - pays up to £205 towards the cost of opening the dental practice (the insured person is responsible for the first £20 of the claim)
- ✓ Up to £60 per telephone call for an out of hours consultation
- ✓ Up to £62 per night if you are admitted to hospital for dental treatment
- ✓ Up to £12,000 for treatment towards one course of mouth cancer treatment



#### 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



#### 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 and must also have an existing Denplan Care, Denplan Essentials, 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 Supplementary Insurance 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 do cancel this policy, your Denplan Care/Denplan Essentials/Denplan for Children/ Denplan Membership contract with your dental practice will remain unaffected. However, if you cancel your Denplan contract with your dental practice, your Denplan Supplementary Insurance policy will also be cancelled.