



Denplan for Schools





Welcome to Denplan for Schools

Denplan for schools covers pupils of Independent Schools Across the UK for dental injuries and emergencies.

Contents

- 04. What is a dental plan?
- 06. Policy summary
- 07. What are the main exclusions and limitations of the Denplan for Schools plan?
- 09. Policy terms and conditions
- 15. Dental first aid tips

Get in touch

You can get in touch with one of our team by:

Email: schools@denplan.co.uk

Phone: 0800 214 357

Lines are open from 8:00am to 5:30pm Monday to Thursday and 8:00am to 4:30pm on Fridays.



What is a dental plan?

A dental payment plan gives you money back towards the cost of dental injury and dental emergency treatment.

How does it work?

Step 1

When the treatment has finished, pay the dentist in the usual way.

Step 2

Submit your receipt and claim form to Denplan by email or by post within 60 days of treatment.

Step 3

Wait for the money to be reimbursed from Denplan to your designated bank account.

Year round peace of mind that comes from worldwide cover, provided by the UK's leading dental plan provider.

What to do in a dental emergency

Dental pain can be a distressing experience – here is what you can do in a dental emergency.

In the UK – the child can visit any dentist and we'll help to find one where needed. Denplan for Schools covers dental injury and dental emergency treatment (see the Policy Summary for details).

Overseas – if the child has a dental emergency while abroad, they can still visit any dentist. Call the 24-hour Worldwide Dental Emergency Helpline on +44 1962 844 999. We will explain the best action to take to find a dentist in the local area.

Out of hours – If the child is in dental pain during the night or over the weekend, they can still receive dental treatment as Denplan for Schools includes cover for call-out fees and emergency treatment (see the Policy Summary for full details).



Policy Summary

This is a brief description of the Denplan for Schools plan which is underwritten by Simplyhealth. It does not contain the full terms and conditions which can be found in the Policy Terms and Conditions on pages 9-14 of this booklet.

Benefits	Entitlement
Worldwide dental injury	Up to £10,000 each policy year
Cash compensation for complete loss of teeth	£1,500 for a front tooth £750 for a back tooth £100 for a wisdom tooth Overall maximum of £5,000 each policy year for this benefit.
Worldwide dental emergency treatment	Up to £2,000 each policy year
Dentist call-out fees	100% re-imburement
Hospital cash benefit For each night spent in hospital for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a dental condition	£100 each night
Incidental expenses Transport costs incurred for travelling to receive emergency dental treatment. Telephone costs incurred for locating a dentist.	Up to £30 each incident
Mouth cancer cover Towards one course of treatment for up to 18 months following diagnosis	Up to £12,000
24-Hour Worldwide Dental Emergency helpline	✔

What are the main exclusions and limitations of the Denplan for Schools plan?

As with all insurance policies general exclusions and limitations apply. Here is a summary of the main exclusions and limitations of the policy.

Exclusions	For full information please see
<p>Claims under the dental injury or dental emergency benefit for treatment required as a result of a dental incident that occurred prior to the commencement date of the policy.</p>	<p>The terms and conditions on pages 9-14, Section 3. Benefits</p>
<p>Treatment in connection with dental injuries must commence within a period of six months and must be completed within 72 months of the date of the original incident. Claims must be logged at time of injury.</p>	
<p>Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.</p>	
<p>Dental injury caused other than by a sudden, unexpected, direct external impact to the mouth.</p>	
<p>Any treatment not deemed to be clinically necessary, including but not limited to cosmetic treatment, bleaching or other tooth whitening and orthodontics unless the treatment is specifically related to a dental injury covered by this policy.</p>	
<p>Routine dental care and check-ups.</p>	
<p>Treatment for mouth cancer diagnosed before or within 90 days after joining Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.</p>	





Policy terms and conditions

This document constitutes the full terms and conditions of **your** dental policy, which is for one **year**.

1. Definitions

The words, which appear in this policy in bold, have specific meanings, which are explained below:

benefit(s) – the **benefit(s)** that **we** will pay to you.

call-out fee – the fee claimed for the provision of temporary emergency treatment or treatment in the event of a **dental injury** where it has been necessary to re open the practice in the UK between the hours of 6.00pm and 8.00am on weekdays, weekends and Bank Holidays. Where a fee is claimed for re-opening a practice overseas, treatment must have been provided outside the practice's normal working hours.

claim – a claim for **benefit** under this policy.

commencement date – the first academic school day of the term in which we receive the premium for an **insured child**.

contact sports – specifically: rugby, lacrosse, hockey, boxing, wrestling, ice hockey and any sport where it is common practice to wear mouth protection.

dental injury – an injury to the teeth or supporting structures (including damage to orthodontic appliances whilst being worn) which is directly caused suddenly and unexpectedly by means of a direct external impact to the mouth.

emergency dental treatment – emergency dental treatment or pre-authorised permanent dental treatment provided at the initial emergency appointment, urgently required for the relief of severe pain, inability to eat, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to **your** general health.

insured child – the child attending the independent school and accepted for cover by **us**.

mouth cancer – a malignant tumour, with its primary site being in the hard and soft palate, gland tissue (including accessory, salivary, lymph and other gland tissue) in the mucosal lining of the oral cavity but excluding the tonsils, which is characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

United Kingdom (UK) - England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands.

we, us, our – Denplan Limited, registered number 1981238.

year – 1st September to 31st August or the period of time between the **commencement date** and 31st August.

you or your – parent or legal guardian of the **insured child**.

2. Eligibility

The **insured child** can only be covered under the Terms and Conditions of this policy, from the **commencement date**, if **your** child is entitled to enter the scheme in accordance with the eligibility rules defined by the school.

Your child will be covered during all school holidays until the end of the school term in which the **insured child** ceases attendance at the school.



3. Benefits

The **insured child** has the cover described in this policy document.

We will pay the **benefits** shown below to **you** or the **insured child** provided that **you** and the **insured child** comply with the Terms & Conditions of this policy:

i. Worldwide **Dental injury**

For the costs of dental treatment received by the **insured child** in connection with a **dental injury** which happens after the **commencement date** up to a limit of £10,000 per **year**. **Benefit** will only be payable for treatments in connection with dental injuries that commence within a period of six months of the date of the original incident, and while the policy is in force. If this spans a renewal period **we** will continue to cover the **insured child's** treatment after the renewal date. However **benefit** is not payable for treatment received more than 72 months after the date of the **dental injury**. If treatment cannot be completed within 72 months, please contact us for advice.

ii. Cash compensation for loss of teeth

As an additional part of the **dental injury** cover, compensation is payable for complete loss of the **insured child's** adult teeth following a **dental injury**, up to £5,000 each **year**.

- £1,500 for the complete loss of a front tooth (incisor or canine)
- £750 for the complete loss of a back tooth (premolar or molar)
- £100 for the complete loss of a wisdom tooth

iii. Worldwide **emergency dental treatment**

For the cost of **emergency dental treatment** anywhere in the world up to £2,000 each **year**. For the avoidance of doubt any subsequent treatment required after the initial appointment is specifically excluded.

iv. Dentist **call-out fees**.

We will pay 100% of the cost of emergency dental **call-out fees** and/ or the cost of an emergency telephone consultation with a dentist. By call-out **we** mean the necessity for a dentist in the UK to re-open the practice between the hours of 6.00pm and 8.00am on weekdays or weekend and bank holidays or outside the UK, outside the practice's normal working hours to provide **emergency dental treatment** or treatment in the event of a **dental injury**.

v. Hospital cash benefit.

If the **insured child** is admitted overnight as an in-patient to a licensed medical or surgical hospital under the care of a consultant specialising in dental or maxillofacial surgery in relation to a dental condition, £100 each night.

vi. Incidental expenses

Cover for the cost of incidental expenses in relation to **emergency dental treatment** (for example telephone costs for locating a dentist, transport costs incurred for travelling to receive **emergency dental treatment**) up to £30 for each incident. Receipts will be required.

vii. **Mouth cancer** cover

This benefit covers the **insured child** for treatment charges up to £12,000 for treatment of **mouth cancer**.

4. Exclusions

This policy does not provide dental cover for:

- i. **Claims** under the injury or dental emergency **benefit** for treatment required as a result of an incident that occurred prior to the **commencement date** of the policy.
- ii. Routine dental care and check-ups.
- iii. Injury caused by food stuff (including foreign bodies therein) under the **dental injury benefit**.
- iv. Payments in excess of the maximum **benefits** for each **year** as stated above.
- v. Prescription charges unless related to **claims** paid under the worldwide **dental injury** or worldwide **emergency dental treatment benefits**.
- vi. The provision of mouthguards, gum shields or any dental appliances unless related to a **dental injury** covered under this policy.
- vii. Bleaching or other tooth whitening unless the treatment is specifically related to a **dental injury** covered by this policy.
- viii. Routine orthodontic treatment.
- ix. Cosmetic treatment, meaning dental treatment not necessary for the establishment or maintenance of oral health.
- x. Treatment, care or repair to or in connection with “tooth jewellery”.
- xi. **Mouth cancer** diagnosed before or within 90 days of when the **insured child** was first provided with **mouth cancer** cover by **us** or for which tests or consultation began within those 90 days, even if the diagnosis is not made until later.
- xii. Charges for consultations or tests for non-invasive tumours under the **mouth cancer** cover **benefit**.
- xiii. Damage or injury caused whilst training for or participating in **contact sports** unless appropriate mouth protection is worn.
- xiv. Self-inflicted injuries.
- xv. Loss of, or damage to dentures or orthodontic appliance, other than whilst being worn.

5. Claims general

When determining **claims we** act on behalf of the underwriter, Simplyhealth. **We** have the delegated authority to do so, and in this instance are not acting as **your** intermediary, but as the agent of Simplyhealth.

- i.
 - (a) The **insured child’s claim** must be notified to **us** by completion of the official claim form.
 - (b) All claim forms must be fully completed and signed by **you** or a school representative and must quote the name of the **insured child’s** attending school. Incomplete claim forms will be returned.
 - (c) Incomplete claim forms may cause a delay in **your claim** being assessed. In any event claim forms must be completed at **your** own expense and should be received by Denplan within 60 days of receiving treatment, if reasonably possible.
 - (d) **Your claim** must be supported by proof of payment detailing the dates and costs of each individual treatment (if appropriate).
- ii. No **benefit** will be payable if **we** have not received proof of all facts relevant to **your claim**. This shall include but not be limited to:
 - (a) proof of the **insured child’s** eligibility for cover on the date of treatment;
 - (b) proof of the treatment, this may be by way of a medical report (at **your** own expense);
 - (c) for **claims** under the worldwide **dental injury benefit**, details pertaining to the circumstances of the **dental injury** the **insured child** has experienced.



In all cases **we** retain the right to recover any incurred costs as a result of a third party's involvement. In addition, if the **insured child** is covered by another insurance policy **we** reserve the right to pay an appropriate apportionment of the **claim**.

- iii. If the treatment is received abroad then **we** will pay **benefits** in pounds sterling. This means **we** will need to convert the expenditure into sterling using FXConverter at www.oanda.com. The exchange rate will be calculated at the rate in force on the date of the receipt.
- iv. There may be instances where **we** are uncertain about the eligibility of a **claim**. If this is the case **we** ask to see a copy of the **insured child's** dental records.
- v. **You** must tell **us** if **you** can **claim** any of the cost from another insurance policy or other third party.

6. General

- i. This policy is a contract between the school and **us**, and the school pays the premium for the **insured child** directly to us.
- ii. If **we** do not receive the premium **we** may suspend the **insured child's benefits**, and take all necessary action to recover monies outstanding.
- iii. The law of England and Wales will apply to this policy.
- iv. The policy is written in English and all other information and communications to **you** relating to the policy will also be in English.
- v. If **you** (or anyone acting on **your** behalf) make a **claim** under the policy or obtain cover knowing it to be false or fraudulent, **we** can refuse to make **benefit** payments for that **claim** and may declare the cover void, as if it never existed. If **we** have already paid **benefit** **we** can recover those from **you**. Where **we** have paid a **claim** later found to be fraudulent, (whether in whole, or in part), **we** will be able to recover those sums from **you** and/or take the appropriate legal action against **you**.

How is my personal data protected?

We will hold and use information relating to **you**. **We** call this information personal data. The main purpose which **we** hold and use personal data for is to enable **us** to provide insurance services to **you** in relation to this **policy**. Other purposes which **we** use personal data for are to identify, analyse and calculate insurance risks, to improve our services to **you** and our other customers, to comply with legal obligations which **we** are subject to, to protect our interests and for fraud detection and prevention.

We may receive and share personal data with persons appointed by **you** or who provide a service to you, for example **your** healthcare providers (such as an insurance intermediary, or a hospital or specialist). **We** may provide personal data to persons appointed by **us** who assist **us** in relation to the services **we** provide to **you**, including companies operating outside the United Kingdom and to organisations responsible for fraud prevention.

Where **we** have **your** agreement **we** will use your personal data to provide **you** with offers of products and services from Simplyhealth. Where **you** have agreed **we** will share **your** personal data with other companies within the Simplyhealth Group and carefully selected third parties in order for them to provide you with offers of products and services.

We operate strict procedures to ensure that personal data is kept secure.

You have the right to see **your** personal data which is held by **us**. There may be a charge if **you** want to do this. If **you** have any questions or concerns about the personal data **we** hold and how **we** use it please write to: The Data Protection Officer, Denplan Corporate, Denplan Court, Victoria Road, Winchester, SO23 7RG. Denplan records telephone calls for training and quality assurance purposes.

What regulatory protection do I have?

Denplan Limited is an appointed representative of Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA).

Financial services in the UK are regulated by both the PRA and FCA. Both regulators are committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system. The PRA and FCA have set out rules which regulate the sale and administration of general insurance which Simplyhealth and Denplan must follow when dealing with you. Simplyhealth Access Financial Services Register number is 202183. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website www.fsa.gov.uk/register/home.do or by contacting the Financial Conduct Authority on 0800 111 6768.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that Simplyhealth Access becomes insolvent and is unable to pay the benefits under **your** scheme, **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. To find out whether **you** would be eligible to claim under the scheme **you** should contact the FSCS (0800 678 1100).

How to 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 way:

- a: In the first instance, **you** should contact Customer Services on 0800 838 951 or write to:

Corporate Customer Service Manager

Denplan Court,
Victoria Road,
Winchester
SO23 7RG

Email: corporate@denplan.co.uk

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

- b: If **you** are not satisfied with our response, or **we** have not replied within eight weeks, **you** have the right to refer your complaint to:

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Email:

complaint.info@financial-ombudsman.org.uk

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.



Dental first aid tips



Rinse the mouth vigorously with luke-warm (body temperature) salt water to dislodge trapped food or debris



Clean the area around the sore tooth thoroughly



Do not use very hot or very cold water as this may inflame the situation

For further information visit
www.denplan.co.uk/schools



Get in touch

You can get in touch with one of our team by:

Email: schools@denplan.co.uk

Phone: 0800 214 357

Lines are open from 8:00am to 5:30pm Monday to Thursday
and 8:00am to 4:30pm on Fridays.





Denplan Limited trading as Simplyhealth Professionals, Denplan Court, Victoria Road, Winchester, SO23 7RG, UK. Tel: +44 (0) 1962 828 000. Fax: +44 (0) 1962 840 846.

Denplan Ltd, trading as Simplyhealth Professionals, is an Appointed Representative of Simplyhealth Access for arranging and administering dental insurance. Simplyhealth Access is incorporated in England and Wales, registered no. 183035 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Denplan Ltd is regulated by the Jersey Financial Services Commission for General Insurance Mediation Business. Denplan Ltd only arranges insurance underwritten by Simplyhealth Access. Premiums received by Denplan Ltd are held by us as an agent of the insurer. Denplan Ltd is registered in England No. 1981238. The registered offices for these companies is Hambleton House, Waterloo Court, Andover, Hampshire SP10 1LQ.