

# Denplan for Schools

## 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 for Schools

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 product is a dental accidental injury and emergency policy. It can pay for the cost of emergency dental treatment or for treatment required by and insured child as the result of a dental injury, up to policy limits.



#### What is insured?

The insured child that we have collected payments for, if they are injured during the policy period and the injury is covered under the Terms and Conditions of the policy, as long as you continue to pay the premium.

- ✓ **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



#### What is not insured?

- ✗ Routine dental care and check-ups.
- ✗ 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.



#### Are there any restrictions on cover?

- ! 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.
- ! Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.
- ! Dental injury caused other than by a sudden, unexpected, direct external impact to the mouth are not eligible for cover.
- ! Any treatment not deemed to be clinically necessary by us, 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.
- ! 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.



### Where am I covered?

- ✓ The policy provides cover for worldwide dental injury up to £10,000 each policy year



### What are my obligations:

- **At the start of the contract?** Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.
- **During the term of the contract?** The school must pay the premiums on time and notify us of any change in the number of insured children on renewal.
- **When making a claim?** Give us the information that we need to assess the claim properly.



### When and how do I pay?

We accept payment by invoice from the school the insured child attends.



### When does the cover start and end?

The cover starts on the first academic school day of the term in which we receive the premium for an insured child.

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.

The insured 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.



### How do I cancel the contract?

The school can cancel the policy by writing to us or calling us. The school can cancel within 14 days of receiving the policy documentation, we will refund the premium, unless you have made a claim. After that the school can end the contract at any time, cover will stop from the end of the period for which we have received the insurance premium.