

While a continuing care patient of a Dental Care Plan with your registered dentist you are covered by dental injury and emergency insurance arranged and administered by DPAS Ltd (authorised and regulated by the Financial Services Authority) and underwritten by ACE European Group Limited ('ACE'). ACE's main business is General Insurance. Registered in England No. 1112892. Head Office: ACE Building, 100 Leadenhall Street, London EC3A 3BP. Authorised and regulated by the Financial Services Authority (FSA). Registration number FRN202803.

It is hereby agreed between you and ACE that:

- a. This Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute
- b. Communication of and in connection with this policy shall be in the English language

## SECTION 1. COVER IN RESPECT OF DENTAL INJURY

For the treatment of dental injury, including loss or damage to any prostheses (eg dentures) while in the mouth, caused by external force, you may claim the actual cost of any of the following items required and which is provided, up to the limits shown but with an overall limit of £10,000 per calendar year.

<i>Item</i>	<i>Policy Limit</i>
1. Examination and report to include necessary smoothing and polishing	up to £36.18
2. X-ray examination	up to £28.14
3. Laboratory made temporary bridge following tooth loss (where required)	up to £105.53 per unit
4. Temporary denture following tooth loss (where required)	up to £152.76 per denture
5. Bridges	<ul style="list-style-type: none"> <li>- All metal* up to £301.50 per retainer</li> <li>- All metal* up to £301.50 per pontic</li> <li>- Bonded metal/porcelain* up to £321.60 per retainer</li> <li>- Bonded metal/porcelain* up to £301.50 per pontic</li> <li>- Adhesive up to £202.01 per retainer</li> <li>- Adhesive up to £216.08 per pontic</li> </ul>
6. Crowns	<ul style="list-style-type: none"> <li>- Porcelain jacket* up to £301.50 per crown</li> <li>- Ceramic bonded* up to £371.85 per crown</li> <li>- Metal bonded porcelain* up to £341.70 per crown</li> <li>- Full metal* up to £341.70 per crown</li> </ul>
7. Dentures	<ul style="list-style-type: none"> <li>- Permanent acrylic up to £351.75 per denture</li> <li>- Permanent metal up to £477.38 per denture</li> </ul>
8. Provide root canal treatment	<ul style="list-style-type: none"> <li>up to £150.75 per incisor/canine</li> <li>up to £185.93 per premolar</li> <li>up to £281.40 per molar</li> </ul>
9. Adhesive facing or veneer	up to £301.50 per unit
10. Other necessary treatment (including emergency attention where required)	up to £422.10 per incident

\* Includes any core and/or post required and any necessary interim covering.

Excluded from this cover is treatment of a dental injury:

- Caused by participation in rugby (other than rugby played as a school sport) or boxing, including training, in either case without wearing suitable gum-shields;
- Caused by any foodstuff (including any foreign body in food or drink) while being consumed;
- Which is not apparent within one week of the injury incident; or
- Which is the result of ordinary wear and tear.
- Implants \*

\* Where an Implant is sought as an alternative to fixed bridgework, an equivalent fee will be paid towards the cost of implant.

## SECTION 2. EMERGENCY INSURANCE - see exclusions

If you need emergency dental treatment in the United Kingdom when you could not reasonably access your registered dentist's own emergency arrangements, you may claim the actual cost of any of the following items required up to the limits shown, but subject to the overall limit mentioned below:

<i>Item</i>	<i>Policy Limit</i>
11. Examination and treatment of sensitivity	up to £32.16
12. X-ray examination	up to £25.13
13. Treatment to stop haemorrhage including follow-up care	up to £42.21
14. Tooth extraction (maximum two teeth)	up to £50.25 per tooth
15. Root extirpation, including dressing and treatment of infection	<ul style="list-style-type: none"> <li>up to £65.33 for 1 canal,</li> <li>up to £75.38 for 2 canals,</li> <li>up to £95.48 for 3+ canals</li> </ul>
16. Treatment of infection	up to £28.14
17. Investigation & dressing for 1st tooth	up to £26.13
	<ul style="list-style-type: none"> <li>- for additional teeth up to £17.09</li> </ul>
18. Resecure	<ul style="list-style-type: none"> <li>- crown or inlay up to £30.15</li> <li>- bridge up to £40.20</li> </ul>
19. Provision of temporary bridge	up to £105.33
20. Provision of temporary crown	up to £51.26
21. Provision of temporary post & core	up to £60.30 per tooth
22. Repair/adjust orthodontic appliance	up to £48.24
23. Repair of denture to include re-fixing of teeth & gums and repair of clasp	up to £40.20
24. Denture adjustment	up to £23.12
25. Remove sutures inserted by another dentist	up to £26.13
26. Other temporary emergency treatment	up to £54.27

Exclusions:

- Treatment by own dentist, a dentist at the registered practice or dental practice in the locality
- Permanent treatment

If you suffer a dental emergency in the United Kingdom and obtain advice by telephone from, or call out, any dentist (including a dentist from your registered practice) during the times detailed below, you may claim the actual cost of one or other of the following items up to the amount shown.

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|--|---------------|
| 27. Telephone consultation where no attendance follows | up to £25.69  |
| 28. Call out fee - 6am-8am and 6pm-10pm (weekdays)     | up to £100.50 |
| - 6am-10pm (weekends & Bank Holidays)                  | up to £100.50 |
| - 10pm-6am (weekdays & weekends)                       | up to £176.00 |

You are responsible for the first £15.00 of the call out fee

If you suffer a dental emergency outside the United Kingdom you may claim:

29. The actual cost of any temporary treatment that is reasonably required subject to the overall limit mentioned below. The overall limit of claims under this section is £422.10 per emergency incident. Up to a maximum of £844.20 in any one calendar year.

**EMERGENCY HELP:** If you **cannot access** your registered practice's **own** emergency arrangements and you need help in obtaining emergency dental treatment, you may see a dentist of your choice, or you may call the dental helpline on 0800 525631 in the UK, or +44 1747 820841 if abroad, prefixed by the international code for the UK. If necessary the dental helpline will guarantee payment of the treating dentist's fees up to the limits set out above. This service is included in your cover.

### SECTION 3. HOSPITAL CASH

If you are admitted to hospital for treatment as an in-patient either wholly or partly under the care of a consultant who specialises in dental or maxillo-facial surgery, you may claim:

30. £65 for each overnight stay in hospital while your admission necessarily continues, subject to a maximum of 365 nights.

Exclusions:

- No benefit shall be payable in respect of any condition for which treatment was diagnosed as necessary prior to, or at the time of, patient registration.

### SECTION 4. MOUTH CANCER INSURANCE

A fixed benefit of £1,000 will be payable in the event that a registered patient is first diagnosed by a qualified dentist or doctor (including a specialist), who is licensed to practice, as having mouth cancer during the period of insurance. "Mouth Cancer" means an invasive malignant tumour inside the mouth.

Exclusions:

- Mouth cancer which first manifested itself and/or for which investigations/diagnosis have been made either prior to or within the first 90 days of joining the plan.
- Tumours in the throat and non-invasive cancers are excluded.
- Mouth cancer associated in any way with HIV related sickness including AIDS and/or any mutant derivatives or variation thereof.
- Mouth cancer resulting from the chewing of tobacco products, including betel nut juice, or from prolonged alcohol abuse.

**COST OF COVER:** The cost of this insurance cover is £0.294 per month including IPT at 5%. Your dentist does not receive any mark-up or commission in respect of this insurance. Your policy continues for as long as you pay your monthly premiums. For each premium you pay, we will provide cover until the next premium date.

**TO MAKE A CLAIM:** A completed claim form (available from the practice or from DPAS by telephoning 01747 870910) countersigned by the treating dentist must be sent to DPAS within 30 days of the injury incident or emergency incident (or 60 days if the emergency happened abroad).

**Dental Injury Claims:** Please note that you may not claim more than £175 in total unless DPAS has previously approved a costed treatment plan.

**Dental Emergency Claims:** The form should be sent together with the treating dentist's signed receipt showing details of the treatment given.

**Dental Injury & Emergency claims:** Costs will be reimbursed up to the limits shown. Any charge, which exceeds the specified limit, must be paid directly to the treating dentist.

**MATERIAL INFORMATION:** It is your responsibility to provide complete and accurate information to DPAS/ACE when applying for and throughout the life of this policy. It is important that all statements made in the application, over the telephone, on claim form and other documents are full and accurate. Please note that if you fail to disclose any material information to DPAS/ACE this could invalidate the insurance cover and could mean that part of the claim may not be paid.

**COMPENSATION:** In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Contact details are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

**IF YOU HAVE CAUSE TO COMPLAIN:** If you are dissatisfied with the service we have provided in relation to this Dental Injury & Emergency Insurance, or if you feel we have made a wrong decision, please contact DPAS Ltd on 01747 870910. If still not satisfied then the complaint should be referred to ACE and addressed to: A&H Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow G1 4RU, telephone: 0845 841 0056, facsimile: 01293 597376, email: A&Hcustserv.complaints@ace-ina.com providing name, address and policy details. Ace is a member of the Financial Ombudsman Service (FOS). If dissatisfied with ACE's final response the FOS may be approached for assistance. Contact details are: South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 0845 080 1800 Fax: 0207 964 1001, Email: enquiries@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk A leaflet explaining its procedure is available on request. The existence of these complaints procedures does not affect any right of legal action against ACE.

**IF YOU WISH TO CANCEL:** If you ever find that you want to end the Care Plan and Insurance arrangement, you can do so simply by giving one month's notice.