

Important information

SUPPLEMENTARY DENTAL INJURY AND EMERGENCY INSURANCE

The Supplementary Dental Injury and Emergency Insurance is arranged by dental plan administrators DPAS Limited acting solely as agent for the insurers ACE European Group Limited. DPAS does not charge a fee for this. DPAS only offers the Supplementary Dental Injury and Emergency Insurance provided by ACE and does not offer any advice or personal recommendations about ACE products. DPAS is authorised and regulated by the Financial Services Authority (Reg. No. FRN315179) and its permitted business is arranging contracts of general insurance – see www.fsa.gov.uk/register for details.

WHAT HAPPENS IF I HAVE AN EMERGENCY?

If you have an unexpected emergency such as a dental accident or toothache, please ring one of the following emergency numbers:

At home: Phone your own practice

Away from home in the UK: 0800 525631

Overseas: +44 1747 820841 – when the dental helpline will endeavour to find an English-speaking dentist to assist you.

USEFUL CONTACT DETAILS

DPAS LIMITED

Place Farm Courtyard, Court Street, Tisbury, Wiltshire SP3 6LW

Insurance team direct line: 01747 873230

Fax: 01747 871806 **Email:** insurance@dpas.co.uk

General enquiries relating to your Dental Plan: 01747 870910

ACE EUROPEAN GROUP LIMITED

200 Broomielaw, Glasgow G1 4RU

Tel: 0845 8410056 **Fax:** 01293 597376

Email: A&Hcustserv.complaints@ace-ina.com

FINANCIAL OMBUDSMAN SERVICE

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 **Fax:** 02027 9641001

Website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

Tel: 020 7892 7300 **Email:** enquiries@fscs.org.uk

Web: www.fscs.org.uk

Supplementary dental injury and emergency insurance

Policy summary and important information

April 2010



ace european group

Supplementary dental injury and emergency insurance policy summary

Whilst you are a member of a dental plan administered by DPAS Limited ('DPAS') you are covered by Supplementary Dental Injury and Emergency Insurance underwritten by ACE European Group Limited ('ACE'). The insurance is also administered by DPAS. ACE and DPAS are both authorised and regulated by the Financial Services Authority. This is a brief description of your Supplementary Dental Injury and Emergency Insurance. It does not contain the full terms and conditions. Full details of the cover applicable, benefits payable, terms, conditions and exclusions are contained within the Policy which is available upon request and will be sent to you separately when you join the plan.

The Supplementary Dental Injury and Emergency Insurance provides cover for costs incurred for temporary dental treatment as a result of a dental emergency when away from home or abroad, and cover towards the cost of permanent dental treatment following a dental injury. It also provides for the payment of out-of-hours fees when dentists are required to open their dental surgery to treat you in an emergency. There is also a hospital cash benefit payable when you are under the care of a dental or oral/maxillofacial surgeon and a cash benefit payable following the diagnosis of mouth cancer. See table opposite for the benefits and main exclusions.

POLICY DURATION

The Supplementary Dental Injury and Emergency Insurance is a monthly contract, which continues for as long as you continue to pay your monthly premiums. You should review and update your cover periodically to ensure it remains adequate.

CANCELLATION

If you decide within 14 days of receiving the Policy that the insurance does not meet your requirements, you may return the Policy to DPAS for cancellation. A full refund of any premium paid will be allowed, provided no claims have been made. As the insurance is an integral part of the dental plan, cancellation of the insurance will automatically cancel your membership of the dental plan.

HOW TO MAKE A CLAIM UNDER THE SUPPLEMENTARY DENTAL INJURY AND EMERGENCY INSURANCE

A completed Claim Form, together with any necessary supporting documentation, should be submitted to the Insurance team at DPAS as soon as possible (see also "How To Make A Claim" within the Policy). Claim Forms are available either from your dental practice or DPAS. If you need to discuss your claim at any stage, please contact DPAS (see Useful Contact Details).

HOW TO MAKE A COMPLAINT IN CONNECTION WITH THE SUPPLEMENTARY DENTAL INJURY AND EMERGENCY INSURANCE

If you are dissatisfied with the service provided in relation to the insurance, or if you feel an incorrect decision has been made, please contact the Insurance team at DPAS (see Useful Contact Details). If you are still not satisfied, please contact the Accident & Health Customer Service Manager at ACE, providing your name, address and policy details. ACE is a member of the Financial Ombudsman Service, so if your complaint still remains unresolved, you are entitled to approach the Financial Ombudsman for assistance. A leaflet explaining its procedure is available on request from ACE. These complaint procedures do not affect your legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (see Useful Contact Details). The FSCS will meet the first £2,000 of a claim in full plus 90% of the balance without any upper limit.

Benefits	Notes
Treatment following dental injury	To assist with the cost of treatment after a dental accident. Treatment limits and an overall limit per calendar year apply (see section 1 of the Policy)
Temporary emergency dental treatment in the UK and abroad	Payment towards temporary emergency treatment when away from your own dentist. Treatment limits and an overall limit per incident and per calendar year apply (see section 2 of the Policy)
Out-of-hours consultation for dental emergency or dental injury	Pays a call out fee to a dentist who opens their surgery to treat you in a dental emergency (Weekends, Bank Holidays and 6pm to 8am weekdays.) (see section 2 of the Policy)
Hospital cash benefit	Pays a benefit per night when staying overnight in hospital under the care of a dental or oral/maxillofacial surgeon (see section 3 of the Policy)
Mouth cancer benefit	A benefit payable when first diagnosed by a qualified dentist or doctor (see section 4 of the Policy)

What are the main exclusions of the Supplementary Dental Injury and Emergency Insurance?	Where can I find more information?
Dental injuries: i) where the need for treatment does not become apparent within one week of the injury incident; ii) resulting whilst participating in boxing or rugby unless appropriate mouth protection is worn	Section 1 of the Policy
Implants	Section 1 of the Policy
Permanent treatment in a dental emergency	Section 2 of the Policy
Emergency treatment provided by your own dentist or a dentist/specialist acting on your dentist's behalf	Section 2 of the Policy
Mouth cancer diagnosed before joining the dental plan	Section 4 of the Policy