

# Policy Summary

Supplementary  
Insurance 2016

That's the world of Denplan for you.



**Denplan**

At the heart of dental care

# Policy Summary

keyfacts

## Supplementary Insurance 2016

This policy summary provides a brief description of the dental insurance which is underwritten by Simplyhealth Access. It does not contain the full terms and conditions which can be found in the Supplementary Insurance section of the Membership Booklet.

## What is Supplementary Insurance?

Supplementary Insurance is included as part of your Denplan dental payment plan that you have with your dentist. It provides cover towards costs for temporary dental treatment in a dental emergency when away from home as well as cover towards the costs of permanent dental treatment necessary as a result of dental injury. There is also cover for the treatment of mouth cancer.

Implant Upgrade Cover is available as an optional additional level of cover and provides you with cover towards the cost of dental implant treatment following a dental injury.

## Demands and Needs Statement

The Supplementary Insurance policy meets the demands and needs of those who wish to ensure they have cover for treatment costs arising from dental injuries and dental emergencies. The policy is a mandatory part of your Denplan dental payment plan and no recommendation has been made by Simplyhealth Access or Denplan in connection with this policy.

## The following is a summary of the key benefits of your policy

### Benefits of Supplementary Insurance

- **Temporary emergency dental treatment – when you are more than 40 miles away from your own dentist in the UK**  
Up to £900 per year.  
Up to £450 per incident (up to specified treatment limits).
- **Overseas temporary emergency dental treatment**  
Up to £940 per year.  
Up to £470 per incident.
- **Worldwide dental injury**  
Prior authorisation must be obtained from Denplan if the treatment costs are likely to exceed £200.
- **Hospital Cash Benefit**  
Up to £62 for each night you stay overnight in hospital for dental treatment under the care of a dental or maxillofacial surgeon, for up to one year, whilst your policy is in force.
- **Consultation for dental emergency or dental injury**  
Pays towards the cost of a dentist opening the dental practice to provide treatment outside normal surgery hours.  
The insured person is responsible for the first £20 of each claim.
- **Mouth Cancer Cover**  
Up to £12,000 towards one course of treatment for up to 18 months following diagnosis (smokers are included).
- **Benefit of Implant Upgrade Cover (if you have registered for this).**  
Provision of implant fixture (including temporary coverage) up to £2,100 per implant fixture if you sustain a dental injury. Maximum per incident is £20,000.

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

### How long will my cover last?

Your policy will be arranged from the start date on your welcome letter, or agreed commencement date when applying by telephone, for the remainder of the calendar year and will then be arranged on an annual basis as detailed in the Supplementary Insurance policy section of the Membership Booklet.

## What are the main exclusions and limitations of Support?

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

### What are the main exclusions and limitations?

You can only be covered under the terms and conditions of the policy from the commencement date if you are a resident in the UK, Isle of Man or Channel Islands for at least 180 days in the previous 365 days.

Any dental treatment which was prescribed, planned, diagnosed as necessary or is currently taking place at the commencement date.

Emergency dental treatment in the UK carried out by your own dentist, a dentist/specialist acting on behalf of your dental practice, or a dental practice within 40 miles of your registered dentist.

Permanent treatment in a dental emergency when not previously pre-authorised by Denplan. Cover is only provided for temporary dental treatment required at the initial emergency appointment.

Treatment in connection with dental injuries must commence within a period of six months and must be completed within 18 months of the date of the original incident (within six years for persons under 18 years of age).

Dental injury caused whilst participating in any form of contact sport (including training) unless appropriate mouth protection is worn.

Dental injury resulting from the administering of required general anaesthesia as part of an elective surgical procedure.

Implants (unless you have registered for Implant Upgrade Cover), cosmetic treatment or any treatment not deemed to be clinically necessary.

Mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.

## What are the main exclusions and limitations which apply in addition to those above?

### Main exclusions and limitations which are specific to the Implant Upgrade Cover

A dental injury which occurred within 28 days of the commencement date of the Dental Implant Upgrade cover.

Placement of an implant into a pre-existing edentulous space or where a dentist/specialist dentist deems it not clinically appropriate, or replacement following the failure of an implant to integrate.

## Supplementary Insurance?

summary of the main exclusions and limitations of the policy.

Where can I find more information on the limitations of the Supplementary Insurance?

The Supplementary Insurance section of the Membership Booklet  
Section 3 – Eligibility.

Section 4 – Exclusions General.

Section 4 – Exclusions Benefit A  
– Emergency Dental Treatment in the UK.

Section 4 – Exclusions – Benefit A – Emergency Dental Treatment in the UK  
and Benefit E Overseas temporary emergency dental treatment.

Section 4 – Exclusions Benefit B  
– Worldwide Dental Injury.

Section 4 – Exclusions Benefit B  
– Worldwide Dental Injury

Section 4 – General.

Section 4 – Exclusions Benefit B  
– Worldwide Dental Injury, and General.

Section 4 – Exclusions Benefit F  
– Mouth Cancer Cover.

## Exclusions specific to the Dental Implant Upgrade Cover

Where can I find more information on the limitations of the Implant Upgrade Cover?

Section 8 – Exclusions.

## What do I do if I want to make a claim?

Completed claim forms and associated documents should be submitted to the following address:

Insurance Department, Denplan Limited, Denplan Court,  
Victoria Road, Winchester, SO23 7RG

Claims can also be emailed to: [insurance@denplan.co.uk](mailto:insurance@denplan.co.uk)

Additional claim forms can be obtained from one of our advisors on 0800 085 0960 or online at [www.denplan.co.uk/patients](http://www.denplan.co.uk/patients)

## How do I 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:

In the first instance, you should contact Customer Services on 0800 401 402 or write to: [insurance@denplan.co.uk](mailto:insurance@denplan.co.uk)  
or

The Insurance Manager, Denplan Limited, Denplan Court,  
Victoria Road, Winchester, SO23 7RG.

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

If you are not satisfied with our response, or we have not replied within eight weeks, you can refer your complaint to The Financial Ombudsman Service, via:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: 0800 023 4 567

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.

## The Financial Services Compensation Scheme (FSCS)

In the unlikely event that Simplyhealth Access becomes insolvent and is unable to pay the benefits under your Supplementary Insurance, 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](http://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).

## Cooling Off Period

You can cancel the policy for any reason up to 14 days from either the day you receive the policy documents or the day on which we receive payment of the first premium whichever happens later – this applies for a new policy or following a renewal date.

Cancellation of your Supplementary Insurance policy will cancel your Implant Upgrade Cover, your Plan Contract you have with your dentist and your Denplan Insurance Services. If you cancel your Plan Contract with your dentist, your Supplementary Insurance policy, your Implant Upgrade Cover and your Denplan Insurance Services will also be cancelled.

However subsequent cancellation of your Implant Upgrade Cover will not cancel your Supplementary Insurance policy or your Plan Contract.

## The cost of your insurance and Denplan Insurance Services

Out of your total monthly Denplan payment, 93p represents the premium for your Supplementary Insurance and £2.25 is the premium for the Implant Upgrade Cover (if you have opted for this additional cover), both of which are provided by Simplyhealth Access, which includes Insurance Premium Tax charged at the prevailing rate (excluding residents of the Channel Islands and Isle of Man) and 52p is the fee payable to Denplan for providing Insurance Services.

## Denplan Insurance Services

Denplan acts on your behalf in making arrangements for the provision of Supplementary Insurance. In doing so, it will assist you with any enquiries regarding your eligibility for insurance cover, any general enquiries regarding your insurance and provide a 24-Hour Worldwide Dental Emergency Helpline telephone: 0800 844999.



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