



## Your Plans for Children Application and Membership Pack

Everything you need to know about your dental plan



**Denplan**  
At the heart of dental care



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This Application and Membership Pack explains everything you need to know about Plans for Children, from how to apply to the benefits you will receive once you've joined.



## Welcome to Denplan

We want your child to have good dental care; it's important to their health and wellbeing. We believe Plans for Children helps to achieve this.

### About Denplan

We have been part of the dental industry for over 25 years and have gained a great deal of experience during that time. We use this knowledge and experience of the dental industry to develop the plans we arrange and the services we offer. Denplan strongly promote preventive dentistry and the dental plans we arrange are designed to help keep you dentally fit with visits to your dental practice as often as is recommended.

### How to apply

To apply, or to add a family member to your existing membership, please complete the application form in this pack with your dentist or a member of the practice team. Please keep this pack for future reference as it contains the terms and conditions of your Contract with your dentist and details of what is covered if you have a dental injury or dental emergency.

This pack gives you full details about Plans for Children, but if you would like to talk with one of our Customer Advisors please call them on 0800 401 402\* - they will be happy to answer any questions you may have. Or you can visit our website at [www.denplan.co.uk/patients](http://www.denplan.co.uk/patients) where there is lots of useful information.

\*Lines are open from 8.30am to 5.30pm on Monday to Thursday and 8.30am to 4.30pm on Friday. We may record and/or monitor calls. Mobile phone charges may apply.





## What is Plans for Children?

Plans for Children is a flexible payment plan which is ideal for making sure your child gets the best possible dental care from an early age. It focuses on preventive care by providing you with an easy and economical way to pay for your child to have regular dental care. This is important if the early signs of tooth decay or abnormalities are to be picked up and treated quickly.

### Preventive care needn't cost the earth

Plans for Children lets you spread the cost of your child's visits to the dentist and hygienist. Having this dental plan means your child will have access to a dentist when they need it and you won't have to worry about paying for unexpected, costly dental treatments.

As part of the plan you will have access to our 24-Hour Worldwide Dental Emergency Helpline whose advisors will be able to offer practical help and give advice should your child need it in a dental emergency.

### Keeping healthy

It has become increasingly evident that not maintaining good oral hygiene can affect your general health and wellbeing so ensuring your child pays regular visits to the dentist is perhaps more important than you realise. And keeping your child orally healthy can also help avoid the necessity of them having to undergo costly dental treatments in the future.\*

As we age our teeth and gums naturally deteriorate so the earlier your child starts looking after them the better. Your dentist will be able to give you invaluable advice on the best way of keeping your child's teeth and mouth healthy. Getting them used to seeing the dentist on a regular basis can help take away any fears about going that they might develop.

\*Source: British Medical Journal, Department of Epidemiology and Public Health, University of London – posted on the British Heart Foundation website on 28 May 2010



## Benefits at a glance

Plans for Children enables the dentist to tailor your child's care for an agreed monthly payment so they can benefit from dental care in a way that helps you to manage your household budget. Below is a brief summary of the benefits:

### Benefits for your child

- ✓ Helps to build a long-term relationship between your child and their dentist, promoting the importance of looking after their teeth
- ✓ On going preventive care helps stop dental problems before they start
- ✓ Healthy teeth and gums help towards a healthy happy child
- ✓ More time spent with the dentist and other practice professionals improves the whole experience of visiting the dentist for your child

### Benefits for you

- ✓ Monthly payments make the plan affordable by spreading the cost evenly throughout the year
- ✓ Supplementary Insurance gives you assurance that your child will receive the treatment they need in the event of a dental injury or dental emergency when away from home
- ✓ Denplan's 24-Hour Worldwide Dental Emergency Helpline

With Plans for Children your child automatically receives mandatory Supplementary Insurance which can help with unexpected dental emergencies both at home and abroad, giving you further peace of mind that your child will be well cared for after a dental injury or dental emergency.

**Please remember:** treatment is at the discretion of your child's dentist. This is a summary of product benefits, exclusions and limitations. Full terms and conditions can be found in the Care Agreement on pages 14-17 of this pack and on the reverse of the Contract which you sign with your dentist.



## Frequently asked questions

**Q** Is Plans for Children an insurance policy?

**A** No, it's a dental payment plan agreed between you and your child's dentist which covers routine preventive dental care with the added benefit of Supplementary Insurance.

**Q** Who is my contract with?

**A** For the dental care your child receives under the dental care agreement, it's with your child's dentist. A copy of the contract will be given to you by the dentist. Denplan send your payments to your child's dentist, who is being paid to carry out treatment and provide continuing care. The dental care contract is put together specifically to meet their oral health needs.

**Q** How much will I pay?

**A** As the contract is between you and your child's dentist we're unable to quote a price as the fees are set by your child's dentist.

**Q** How often will my child visit their dentist?

**A** Your child's dentist will let you know how often they need to visit, as everyone's dental health needs are different. Many children see their dentist every six months.

**Q** What does the plan include?

**A** Plans for Children includes regular consultations with your child's dentist, oral healthcare advice and may include restorative treatment. Preventive care will help to maintain your child's oral health and your child will have access to regular appointments with the dentist to minimise the need for restorative treatment (See pages 3-4 for full details).

Additionally, the Supplementary Insurance, which Denplan arranges on your behalf, covers your child for dental injury and dental emergency treatment, and you will have access to our 24-Hour Worldwide Dental Emergency Helpline.



**Q** How are my payments made?

**A** Plans for Children allows you to make agreed monthly payments to cover the cost of your child's dental treatment. These payments mean you can budget monthly for your child's regular oral care and ensure they get access to a dentist when they need it (annual payment is also available).

**Q** Can I update my details online?

**A** By using the secure area of our website you can update your address, telephone number, email address, Direct Debit details, name and title.

To log on you'll need your unique Denplan registration number (which you will receive in the welcome letter we will send you), your date of birth and email address.

To register to use our online services visit us at [www.denplan.co.uk](http://www.denplan.co.uk) click on the Patient login button and then click on the 'Register' link.



## Four easy steps to apply

### Applying for Plans for Children

#### Step 1

Select a Denplan registered dental practice of your choice

#### Step 2

Your Denplan member dentist will work out if your child needs any treatment before joining and what the monthly payment will be once you've registered

#### Step 3

Having read the Supplementary Insurance policy summary (pages 18-21), complete the Application Form and sign the Contract which is between you and your child's dentist

#### Step 4

Once your application is received at Denplan we will write to confirm your registration and supply you with a membership card

If you are an existing Denplan patient and wish to add family members to your plan, simply follow from Step 2.









## Oral wellbeing

### Is fluoride important in toothpaste?

It's well accepted that fluoride in toothpaste is an essential ingredient to help prevent decay from starting in teeth. The level, or concentration, of fluoride is important. The optimum level of fluoride in toothpaste for young children up to three is 1,000 parts per million and for children over three, 1,350 - 1,500 parts per million, so check the packaging before buying.

### When should I start brushing my child's teeth?

Good dental habits start in the early years of life. So, as soon as the teeth start to appear, begin to introduce brushing. Initially, it might be easier to use a cotton bud with a very small smear of fluoride toothpaste to wipe over the teeth and then gradually build up to using a small headed child's toothbrush. Small children and infants cannot rinse or spit out and there's no reason to encourage them to do so after brushing.

### Should I stop my child from sucking their thumb and using a dummy?

If this habit persists and is still happening as more adult teeth erupt, it can affect the development of the teeth and jaws. So if your child does use a dummy or sucks a thumb, try to break the habit as soon as possible. Ask your child's dentist for advice.

### When's a good time to start taking my child to the dentist?

Children should go to the dentist with their parents as early as possible, so they get used to the noises, smells and surroundings and are prepared for future visits. You should then take them as often as your dentist recommends.



## Oral wellbeing (continued)

### Why do some people never get cavities?

There is plenty you can do to prevent cavities. Infants and children who grow up in areas where there is an appropriate level of fluoride in tap water have significantly fewer fillings than others. Fluoride toothpaste also has a huge impact on reducing the risk of decay developing.

Perhaps the biggest influence is diet. By consuming sugary foods and drinks on a regular basis the chances of getting cavities is greatly increased.

Remember, when teeth first grow, they are healthy. Adopting a thorough daily cleaning routine using fluoride toothpaste, avoiding sugary foods and drinks and having regular check-ups will help keep your child's teeth healthy.

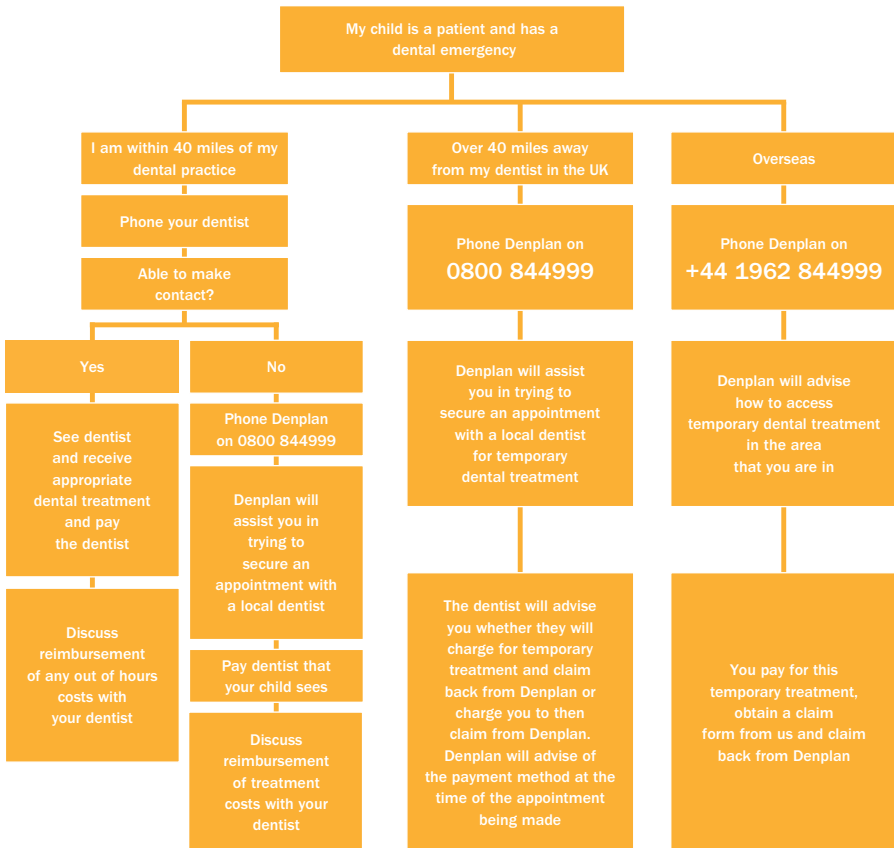
### When is the best time to brush?

Many people have acidic foods or drinks at breakfast such as orange juice or grapefruit that can temporarily soften the top layer of your tooth (the enamel) and brushing straight afterwards could remove this surface layer and, over time, lead to loss of enamel. So it is best either to brush before breakfast, or wait for 30 minutes afterwards, by which time the softened layer will have hardened up again. Ideally brush your teeth after meals too and definitely before bed.



## What to do in the event of a dental emergency

If your child has a dental emergency please follow the simple steps below.



All claims are subject to policy limitations and exclusions. Please see the Supplementary Insurance Policy document on pages 22-29 of this pack for further details.



## What do I do if I want to change my dentist?

Plans for Children is a contract between you and your child's dentist. It's based on your child's needs and the monthly payments are agreed between you and your child's dentist.

This means that the Plans for Children contract with your child's dentist is non-transferable.

If you are moving house or going away temporarily, you may have to change your child's dentist. There are a few simple steps you need to take in order to end your current contract and set up a new contract with a new dentist.

### Action plan:

- Arrange a leaving appointment with your child's current dentist
  - Ask the dentist to complete your child's Patient Leaving Form (you will need to give this to the new dentist). This will give them valuable information about your child's dental history
  - Contact Denplan to cancel your current contract giving 21 days notice prior to the next payment date
  - Find a new Denplan dentist. Denplan can help you find a dentist in your area. Search the 'Find a Dentist' facility at [www.denplan.co.uk](http://www.denplan.co.uk) or phone our Customer Advisor team on **0800 401 402**
- Before booking your first appointment with your child's new dentist, check to see whether they will charge a fee for your child's new Denplan assessment (this charge is at the discretion of individual dentists and is not set by Denplan)
  - Give your child's new dentist the completed Patient Leaving Form
  - Discuss your child's treatment needs with the new dentist and complete an application form
  - Plans for Children fees are not set by Denplan but by your child's dentist, so the new fees may be different

Talk to your current dentist or call our Customer Advisor team for any help on **0800 401 402**.

# The Care Agreement between you and your child's dentist

Denplan's role is to provide administrative services to support the Contract between you and your child's dentist. This includes passing your payments onto your child's dentist.

Please remember, the Contract is with your child's dentist and cannot be transferred to another practice or dentist. If you are considering changing your child's dentist, please contact Denplan who will advise you on how to transfer, ensuring your child's oral health is maintained

The following points make up the terms and conditions of the Contract with your child's dentist. These are very important and we strongly advise that you read them carefully and keep them in a safe place so that you can refer to them in the future, should you need to.

## 1. Definition of terms used

In this Agreement, unless the context otherwise requires, 'Contract' means this Agreement and the terms contained in the document entitled 'Plans for Children Contract' which you have signed; 'dentist' means your child's treating dentist named in the document entitled 'Plans for Children Contract' and 'Denplan' means Denplan Limited (company number 1981238) and whose registered office address is at Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ, UK.

## 2. Treatment to which your child is entitled

The Contract entitles your child to receive routine preventive dental care required to monitor oral health, as determined by your child's dentist.

This includes the visits and treatments outlined in the document entitled 'Plans for Children Contract'. The dentist may review your child's oral health requirements at any time and in all cases, as soon as possible after the child reaches 18 years of age.

## 3. Treatment to which your child is not entitled

The Contract does not entitle your child to:

- Orthodontic appliance therapy ('braces')
- The provision, repair or replacement of dental implants and related superstructures (unless you have opted for Implant Upgrade Cover)
- Any treatment needed as a result of a dental injury (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) although this may be covered by your Supplementary Insurance. Please refer to the Application and Membership Pack for further information

- Sedation fees
- Any treatment not specified by your child's dentist in the Contract
- Referral to a specialist or specialist treatment which is necessary in the reasonable opinion of your dentist
- Any treatment that is purely cosmetic
- Surgical extraction of wisdom teeth

## 4. Prescriptions and laboratory charges

The Contract does not cover pharmaceutical items, prescription fees or laboratory fees reasonably charged by your child's dentist, which must be paid by you directly to your child's dentist.

## 5. Dental emergency arrangements and insurance entitlements

Your child's dentist is obliged to provide reasonable access to out-of-hours emergency dental treatment, either directly or through participation in an emergency dental cover arrangement. In addition, Denplan arranges Supplementary Insurance for your child. Full Terms and Conditions of the Supplementary Insurance policy can be found in the Application and Membership Pack.

## 6. Alteration of monthly fee

The dentist will normally review your child's monthly fee annually and his or her fee may change in January in any year and at other times in exceptional circumstances.

Should the fee change (for example, due to inflation or increased material or practice

running costs) you will be given at least one month's written notice (correspondence sent to the payer's last known address by ordinary post will be treated as adequate notice).

Should your child's oral health change, the dentist may change your child's level of plan, treatment included and associated fee by providing one month's written notice, or less with your consent. If you are not happy with any change in monthly fee, you have the right to terminate the agreement giving your child's dentist and Denplan not less than 21 days' notice, expiring on the last day of a calendar month, as detailed in condition 11.

### **7. Treatment by another dentist**

The Contract is with your child's dentist as specified in the document entitled 'Plans for Children Contract'.

If your child's dentist arranges for another dentist or a locum to provide routine care on his or her behalf, this will be covered by the Contract. However, where you choose for your child to have routine care or treatment provided by a practitioner independently of your child's dentist, any associated costs will not be covered by the Contract.

Furthermore, where your child is referred by his/her own dentist to a specialist, the costs will not be covered (see condition 3).

### **8. Payment**

Unless your child's dentist makes special arrangements with Denplan, you must pay the monthly fee by Direct Debit in favour of Denplan as the collecting agent for your child's dentist.

Where you are not the payer specified in the document entitled 'Plans for Children Contract', you shall ensure that the payer pays any sum due by you under this Contract. You agree that, when making any such payment, the payer acts as your agent and on your behalf.

Any other amounts due to the dentist (e.g. prescription fees, pharmaceutical items, laboratory charges or treatment not covered by the Contract) are payable by you directly to the dentist and non-payment of such amounts will constitute a breach of the terms of the Contract.

Your liability to pay the monthly fee continues

until the Contract is ended in accordance with this Agreement (see condition 11).

### **9. Direct Debit changes**

Following a decrease in monthly fee or increase in discount available to you, your Direct Debit will be changed at the next available collection date. Where you are given notice of an increase in your child's monthly fee, your Direct Debit will be changed at the end of the required notice period (see condition 6).

### **10. Your responsibilities**

You are responsible for your child keeping appointments made with your child's dentist and you must pay any 'missed appointment' fee should your child fail to do so.

You must ensure that your child attends the dentist for regular examinations, receives the treatment your child's dentist advises and you must promptly inform your child's dentist of any injury, problem or other material matter affecting your child's oral health. If you fail to ensure any of this you will be liable to pay any fee reasonably charged for treatment necessary to restore your child's oral health, which could otherwise have been avoided.

If, in the reasonable opinion of your child's dentist, he or she is not able to maintain your child's oral health due to any act or omission on your part, or on the part of your child, your child's dentist may end the Contract immediately by giving notice to that effect.

### **11. Ending the Contract**

You may cancel the Contract by contacting Denplan within the cancellation period, which is 14 days following the conclusion of the Contract. Following this period, you may end the Contract by giving not less than 21 days' notice to the dentist and to Denplan, expiring on the last day of a calendar month.

Your child's dentist may end the Contract by giving you two months' written notice expiring on the last day of a calendar month.

If your child is intending to leave the care of his or her dentist, your child should attend a final leaving appointment, at which your child's dentist can arrange to provide any outstanding treatment, check your child's oral health and provide you with a record of this on the Leaving Form, which you should take to your child's new dentist. The



initial examination fee and any necessary outstanding treatment prescribed by your child's new dentist may have to be paid for privately by you prior to re-registration under Denplan.

In the event that your child receives discounted treatment and you terminate this agreement within six months of your child receiving discounted treatment or within six months from the end of a course of discounted treatment, you may be liable to refund to the dentist the full amount of the discount offered by the dentist in relation to the treatment or course of treatment received.

## 12. Non-payment

### Non-payment of one fee

If you fail to make a monthly payment, Denplan will inform you accordingly and attempt to collect two payments in the following month. Insurance claims may be settled at Denplan's discretion and we reserve the right to refuse any insurance claim relating to an incident that occurred during the unpaid period.

### Non-payment of two fees

If you fail to make two successive payments, Denplan will inform you that your Contract has been cancelled. Insurance cover will cease from the date of the first failed payment and no insurance claims during this period will be paid. Insurance claims may be settled at Denplan's discretion and we reserve the right to refuse any claim relating to an incident that occurred during the unpaid period.

### Refunds

If Denplan agrees to refund your monthly fee for any reason, your membership for those months will be treated as unpaid and the conditions relating to non-payment will fully apply to you. If payment has already been forwarded to your child's dentist we reserve the right to reclaim the corresponding payments from your child's dentist. You will be liable for all sums outstanding to your child's dentist and Denplan.

## 13. Dental records

By signing the document entitled 'Plans for Children Contract' you consent to the disclosure of your child's dental records for

the purposes of any review, assessment or consideration of the care provided by your child's dentist which may take place under the terms of membership of Denplan but not for any other purpose without your further consent.

## 14. Variation of these conditions

If it is necessary to vary the conditions in this Agreement, for instance to take account of changes in the law, this can be done by your child's dentist giving you 30 days' written notice. If you do not wish the Contract to continue, having regard to any variation notified to you, you may end it as detailed in condition 11. If you do not do this by the time the notice of variation expires, you will be deemed to have accepted the variation.

## 15. Contract not transferable

As the Contract is with your child's dentist, you may not transfer it to another practice or dentist. If you need to change your child's dentist, a new Contract will be required. You are not entitled to assign or sub-contract any rights or obligations you may have under the Contract to any other person.

## 16. Treatment outside the Contract

Nothing in the Contract prevents you and your child's dentist agreeing that he or she will provide treatment outside your child's entitlement under the Contract.

You will be responsible for paying for such treatment but if it is, or may be, covered by the Supplementary Insurance and you act promptly to submit a claim, your child's dentist will allow a reasonable period for the claim to be settled before requiring payment from you.

## 17. Liabilities

Denplan administers Plans for Children registrations and collects monthly fees on behalf of your child's dentist. The Contract is not with Denplan and Denplan has no liability to you (whether in respect of tort (including, without limitation, negligence), breach of Contract, defective or unsatisfactory treatment, or otherwise) in connection with any Contract it administers on behalf of your child's dentist. This does not affect any right or remedy you may have against your child's dentist.

### 18. At 18 years of age

Plans for Children is a dental plan designed by your child's dentist for your child's needs whilst he or she is under 18 years of age and as such the Contract has been signed on his or her behalf by the parent or guardian.

Your child's dentist is obliged to review your child's oral healthcare needs at the age of 18 and enter into a new Contract with your child as applicable as soon as possible after their 18th birthday. Between your child's 18th birthday and the original plan being cancelled or a new plan being entered into, as long as payments continue and are accepted by your child's dentist, it will be assumed that your child is entitled to continue to receive treatment equivalent to that specified in the document entitled 'Plans for Children Contract' (as varied by agreement between you and your child's dentist).

### 19. Disputes

All Denplan member dentists are required to have an in-house complaints procedure.

If you are unhappy with any aspect of your child's dental care you should, in the first instance, approach your child's dentist directly. If you remain dissatisfied, Denplan offers an impartial mediation service for Registered Patients. Your child's dentist must agree to participate in Denplan's clinical mediation service, including an undertaking to submit any claim arising out of the Contract to arbitration.

### 20. Notices

Any notice given by your child's dentist under these conditions is valid if Denplan gives it to you on behalf of your child's dentist. Any notice given by your child's dentist or Denplan is valid if sent to the payer's last known address by ordinary post.

### 21. Third Parties

The Contract is intended to confer a benefit on your child's dentist and you. No other person shall be entitled to enforce any term of the Contract by virtue of the Contracts (Rights of Third Parties) Act 1999 (the 'Act').

### 22. Governing Law and Jurisdiction

Both parties agree that this Agreement shall be governed by and construed in accordance with the Law of England and Wales and the parties hereby irrevocably submit to the exclusive jurisdiction of the English Courts.

## Supplementary Insurance and Dental Implant Upgrade

This policy summary provides a brief description of the dental insurance which is underwritten by AXA PPP healthcare Limited. It does not contain the full terms and conditions which can be found in the Supplementary Insurance section of the Application and Membership Pack (pages 22-29).

### What is Supplementary Insurance?

Supplementary Insurance is a mandatory 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 & 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 AXA PPP healthcare Limited 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 and pre-authorised permanent emergency dental treatment in the UK**  
– when you are more than 40 miles away from your own dentist in the UK  
Up to £800 per year.  
Up to £400 per incident (up to specified treatment limits).
- ✓ **Overseas temporary emergency dental treatment and pre-authorised permanent emergency dental treatment**  
Up to £900 per year.  
Up to £450 per incident.
- ✓ **Worldwide dental injury**  
Up to £10,000 per incident (up to specified treatment limits). 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 under the care of a dental or maxillofacial surgeon for treatment in relation to a head or neck condition, for up to one year, whilst your policy is in force.
- ✓ **Out of hours consultation for dental emergency or dental injury**  
Pays benefits to cover 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. Maximum per incident is £20,000.

### 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 Application and Membership Pack (pages 22-29).

### What are the main exclusions and limitations of Supplementary Insurance?

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

What are the main exclusions and limitations?	Where can I find more information on the limitations of the Supplementary Insurance?
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 during the year.	The Supplementary Insurance section of the Application and Membership Pack,
Any dental treatment which was prescribed, planned, diagnosed as necessary or is currently taking place at the commencement date.	Section 3 - Eligibility.
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.	Section 4 - Exclusions General.
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.	Section 4 - Exclusions Benefit A - Emergency Dental Treatment in the UK.
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).	Section 4 - Exclusions - Benefit A & E - Emergency Dental Treatment in the UK and Overseas temporary emergency dental treatment.
Dental injury caused whilst participating in any form of contact sport (including training) unless appropriate mouth protection is worn.	Section 4 - Exclusions Benefit B - Worldwide Dental Injury
Dental injury resulting from the administering of required general anaesthesia as part of an elective surgical procedure.	Section 4 - Exclusions Benefit B - Worldwide Dental Injury.
Implants (unless you have registered for Implant Upgrade Cover), cosmetic treatment or any treatment not deemed to be clinically necessary.	Section 4 - Exclusions General.
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.	Section 4 - Exclusions Benefit B - Worldwide Dental Injury, and General.  Section 4 - Exclusions Benefit F - Mouth Cancer Cover.

**What are the main exclusions and limitations which are specific to the Dental Implant Upgrade Cover?**

Main exclusions and limitations which are specific to the Implant Upgrade Cover	Where can I find more information on the limitations of the Implant Upgrade Cover?
A dental injury which occurred within 28 days of the commencement date of the Policy.	Section 8 – Exclusions.
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.	

**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

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 the intention of Denplan to provide a first class standard of service. However, should you have reason to complain you can do so in the following way:

- i. In the first instance, you should document your complaint and send it to Denplan at:

Insurance Manager  
 Denplan Limited  
 Denplan Court  
 Victoria Road  
 Winchester  
 SO23 7RG

Email: [insurance@denplan.co.uk](mailto:insurance@denplan.co.uk)

Please quote your personal policy or claim number so that your enquiry can be dealt with quickly.

- ii. Should the matter still not be resolved to your satisfaction, you have the right to refer your complaint to:

Financial Ombudsman Service  
 South Quay Plaza  
 183 Marsh Wall  
 London  
 E14 9SR

Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

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)

We are also participants in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS), a body established by the FSA. The scheme is governed by FSA Rules and may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance.

The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

### Cooling Off Period

You have a 14 day cooling off period if you have purchased the policy for yourself and/or your family, or are providing an employee benefit. This period begins on the day your Contract is agreed or the day you received your policy terms and conditions if this is later and will also apply from each renewal date.

If you do not cancel the policy during the cooling off period, the policy will continue on the terms described in the policy document for the remainder of the policy year.

Cancellation of your Supplementary Insurance policy will also cancel your Implant Upgrade Cover and also your Denplan Care Agreement you have with your dentist and your Denplan Insurance Services. If you cancel your Denplan Care Agreement 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 Denplan Care Agreement.

### The cost of your insurance and Denplan Insurance Services

Out of your total monthly Denplan payment, 90p represents the premium for your Supplementary Insurance and £1.99 is the premium for the Implant Upgrade Cover (if you have opted for this additional cover), both of which are provided by AXA PPP healthcare Limited, which includes Insurance Premium Tax charged at the prevailing rate (excluding residents of the Channel Islands and Isle of Man) and 39p is the fee payable for providing Denplan 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 provides a 24-Hour Worldwide Dental Emergency Helpline.

# Supplementary Insurance policy document

## Terms and conditions

This Supplementary Insurance Policy meets the demands and needs of those who wish to ensure they have cover towards treatment costs arising from dental injuries and dental emergencies. This policy is a mandatory part of your Denplan Care Agreement, and no recommendation has been made by AXA PPP healthcare Limited or Denplan in connection with this policy.

This document should be read in conjunction with the payment schedule and any endorsement provided by Denplan which together constitutes the full terms and conditions of this policy, which is for one year.

### 1. Definitions

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

**appropriate mouth protection** - a sports mouth guard.

**commencement date** - the cover start date as shown in the welcome letter or other notices issued by Denplan Limited.

**contact sport** - rugby, lacrosse, hockey, boxing, wrestling, ice hockey or any sport where it is common practice to wear mouth protection.

**dental injury** - 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.

**dentist** - in the United Kingdom, a dental surgeon who is currently registered with the General Dental Council and engaged in general dental practice.

**domiciliary visit** - a visit made for the purpose of providing emergency dental treatment at a location other than the dental surgery where you are currently registered.

**emergency dental treatment** - temporary 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.

**implant** - a titanium, root-shaped fixture designed to integrate with the bone, to replace the root of a tooth and support the replacement tooth or teeth.

**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. This excludes non-invasive cancer in situ and HIV related tumours.

**permanent dental treatment** - definitive treatment that is clinically necessary to secure and maintain oral health.

**policyholder** - the person who has entered into this contract.

**premium** - the money due to us with regard to the provision of this policy.

**temporary dental treatment** - such care and treatment that is immediately and necessarily required to stabilise the oral condition pending further definitive treatment.

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

**we, us, our** - AXA PPP healthcare Limited.

**year** - 1st January to 31st December or the period of time between the commencement date and 31st December.

**you, your** - a person who has been accepted as eligible for cover and is insured under this policy.

## 2. Schedule of benefits

We will pay the benefits shown below provided that you and the policyholder comply with the terms and conditions of this policy:

### Benefit A - Emergency dental treatment in the UK

For the cost of **emergency dental treatment** (including prescription charges) within the UK when you are more than 40 miles away from your dental practice.

We will pay up to the following specified limits for **temporary dental treatment** and pre-authorised **emergency permanent dental treatment** up to £400 per incident subject to a maximum of £800 per year. For the avoidance of doubt, any subsequent treatment required after the initial appointment is specifically excluded.

#### Benefit Limits

01	Examination and report to include all necessary smoothing, stoning, and occlusal adjustments .....	up to £38.00 per incident
02	X-rays.....	up to £30.00 per incident
03	Extraction of up to 2 teeth.....	up to £61.50 per incident
04a	Root canal extirpation to include dressings and/or temporary fillings and necessary prescriptions.....	up to £75.50 1 canal
04b	As 4a - two canals .....	up to £86.50 2 canals
04c	As 4a - three or more canals .....	up to £118.50 3+ canals
05	Treatment of dental infection to include any necessary prescriptions .....	up to £32.00 per incident
06a	Provision of temporary filling.....	up to £30.50 1st tooth
06b	As 6a - each additional tooth .....	up to £20.50 add. tooth
07	Recement crown or inlay .....	up to £35.00 per item
08	Recement bridge .....	up to £50.00 per bridge
09	Construction and fitting of temporary crown .....	up to £60.00 per crown
10a	Construction and fitting of temporary bridge.....	up to £132.00 per bridge
10b	Provision of temporary post & core .....	up to £68.50 per tooth
11	Arrest of abnormal haemorrhage including aftercare and associated suture removal.....	up to £46.00 per incident
12	Removal of sutures placed by another practitioner .....	up to £28.00 per incident
13	Repair/adjustment of orthodontic appliance .....	up to £54.50 per incident
14	Adjustment to denture.....	up to £27.00 per incident
15	Repair of denture to include re-fixing of teeth and gums and repair of clasp .....	up to £49.50 per incident
16	Any other temporary treatment not otherwise specified.....	up to £65.00 per incident

### Benefit B - Worldwide dental injury

For the costs of dental treatment (including prescription charges) received by **you** in connection with a **dental injury** which happens after the **commencement date**. We will pay up to the following specified limits for **permanent treatment** (including appropriate temporary coverage) up to a maximum of £10,000 per **dental injury**. If your own contracted **dentist** will not be providing this **permanent treatment** please confirm in writing to Denplan prior to the commencement of treatment.

Prior authorisation must be obtained from Denplan if the treatment costs are likely to exceed £200.

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 or notification of an intention to claim, and while this policy is in force. If this spans a renewal period we will treat the claim as a continuing claim and we will continue to cover **your** treatment after the renewal date. However, in no event will benefit be payable for treatment received more than 18 months after the date of the injury (six years for persons under 18 years).

We reserve the right to settle claims in accordance with the respective benefit limits only where, prior to the **dental injury** the teeth and supporting structures that are the subject of the claim were in a reasonable and stable oral condition, based on an assessment carried out by a dental practitioner appointed by Denplan.

#### Benefit Limits

17	Examination and report to include all necessary smoothing, polishing and vitality testing.....	up to £43.00 per incident
18	X-rays.....	up to £34.00 per incident
19a	Porcelain jacket crown* .....	up to £340.00 per unit
19b	Dentine bonded crown .....	up to £402.00 per unit
20a	Metal bonded porcelain crown .....	up to £390.00 per unit
20b	Post/core construction.....	up to £90.00 per tooth
21a	Metal bonded porcelain bridgework – retainer .....	up to £390.00 per retainer
21b	Metal bonded porcelain bridgework – pontic .....	up to £360.00 per pontic
22	Full metal crown .....	up to £381.00 per unit
23a	Zirconia Crown.....	up to £489.00 per unit
23b	Zirconia bridge unit .....	up to £489.00 per unit
24a	Laboratory constructed adhesive bridge – retainer.....	up to £221.50 per retainer
24b	Laboratory constructed adhesive bridge – pontic.....	up to £257.50 per pontic
25	Laboratory constructed adhesive facing or veneer .....	up to £345.00 per unit
26a	Root canal treatment - incisor (includes filling of access cavity) .....	up to £206.00 per incisor
26b	Root canal treatment - canine (includes filling of access cavity) .....	up to £206.00 per canine
26c	Root canal treatment - premolar (includes filling of access cavity).....	up to £242.00 per premolar
26d	Root canal treatment - molar (includes filling of access cavity).....	up to £360.50 per molar
27a	Permanent acrylic denture .....	up to £401.50 per denture
27b	Permanent metal denture.....	up to £597.50 per denture
27c	Temporary denture following tooth loss (where required).....	up to £174.00 per incident
28a	Laboratory made temporary bridge following tooth loss (where required).....	up to £139.00 up to 3 units
28b	Laboratory made temporary bridge following tooth loss (additional units) .....	up to £46.00 per unit
29	Emergency and other treatment following dental injury not otherwise specified.....	up to £600.00 per incident

\*If there are issues with the supply of materials for porcelain jacket crowns, please ask your **dentist** to contact Denplan for advice on how to proceed.

Where treatment involves replacing a crown, bridge, veneer or denture, benefit will be paid according to the cost of a replacement of similar type and quality. Benefits 19-25 include all construction and fitting procedures, together with appropriate temporary coverage.

If **you** do not have Implant Upgrade Cover and **implants** are clinically required we will pay towards the cost of **implants** up to the value of the equivalent bridgework within the specified benefit limits.



## Benefit C - Out of hour's consultation for dental emergency or dental injury

The fees below will be payable when a **dentist** re-opens their practice to provide **emergency dental treatment** or for a **dental injury** in the **UK** within the following specified times, or outside the **UK** outside a practice's normal working hours which are Monday to Friday.

Please note that you will be responsible for the first £20 of each and every claim under this benefit, which is payable to the dentist at the time of the emergency appointment.

### Benefit Limits

30a	Weekdays: 6am - 8am and 6pm - 10pm .....	up to £115.00 per incident
30b	Weekends & National Bank Holidays: 6am - 10pm .....	up to £140.00 per incident
30c	Nights: 10pm - 6am .....	up to £175.00 per incident
30d	Domiciliary visits up to two visits per year.....	up to £105.00 per incident
30e	Christmas Day .....	up to £175.00 per incident
30f	Boxing Day .....	up to £175.00 per incident
30g	New Year's Eve after 6pm.....	up to £175.00 per incident
30h	New Year's Day.....	up to £175.00 per incident
31a	Telephone consultation: 6am - 10pm.....	up to £26.00 per incident
31b	Telephone consultation: 10pm - 6am.....	up to £41.00 per incident

## Benefit D - Hospital cash benefit

Hospital cash for dental care and treatment.

If **you** are 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 head or neck condition, the following will be paid per night, for up to a maximum of one year.

### Benefit Limits

32	Hospital Cash Benefit .....	up to £62.00 per night
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## Benefit E - Overseas temporary emergency dental treatment

Denplan does not have member **dentists** overseas, and **you** may therefore see any **dentist** of your choice. If **you** require assistance in finding a **dentist**, we recommend that **you** discuss your needs with your hotel concierge, tour operator representative or any family, friends or colleagues that you know in the area.

If, while overseas, **you** require emergency **temporary dental treatment** or you require **emergency permanent dental treatment** that has been pre-authorised by Denplan, benefit will be paid up to the limits specified below.

### Benefit Limits

33a	Overseas temporary emergency dental treatment (including prescription charges) and pre-authorised <b>emergency permanent dental treatment</b> up to £450.00 per incident .....	up to £900.00 per year
33b	Overseas telephone costs to the 24-Hour Worldwide Dental Emergency Helpline .....	up to £17.00 per call

## Benefit F - Mouth cancer cover

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

### Conditions:

- The benefits will be paid only for treatment received within 18 calendar months of the date of diagnosis on a live policy.
- Benefits will be paid for one course of treatment only, in connection with a specific occurrence of **mouth cancer**. No further benefits are payable in the event of a reoccurrence of this same cancer, either at the same site or at a different location.
- Benefit will be paid only for treatment given by a consultant who is recognised as a specialist in cancer treatment by the NHS or the States of Guernsey and Jersey, or treatment provided by another medical practitioner under referral from a consultant.

### Maximum

The maximum benefits payable, within the policy year as stated in the schedule of benefits, is the maximum benefit payable for all claims regardless of the number of policies you may have with us.

### 3. Eligibility

**You** can only be covered under the terms and conditions of this policy, from the **commencement date**, if **you** and the **policyholder** are:

- i. resident in the **UK** for at least 180 days during the **year**; and
- ii. have an existing Denplan Care, Denplan Essentials, Plans for Children or Membership Plan Contract.

The insurance cover under this policy will end at the earliest of the following:

- i. if Denplan fail to receive the full **premium** on the due date; or
- ii. the expiry of the **year**.

### 4. Exclusions

This policy does not provide cover for:

#### Benefit A - Emergency dental treatment in the UK

- i. Emergency **dental** treatment in the UK carried out by your own dentist, a dentist acting on behalf of your dental practice, or a dental practice within 40 miles of your registered dentist.
- ii. **Permanent dental treatment** unless pre-authorised by Denplan.

#### Benefit B - Worldwide dental injury

- i. Injury caused by the consumption of food (including foreign bodies contained within the food).
- ii. Treatment following **dental injury** more than 18 months after the date of the injury to which the treatment relates (six years for persons under 18 years).
- iii. Damage caused by tooth brushing or other oral hygiene procedures.
- iv. **Implants** and all costs associated with the preparation and fitting of such a device unless registered for Implant Upgrade Cover as shown in the payment schedule.
- v. **Dental injury** caused whilst participating in any form of **contact sport** (including training) **unless appropriate mouth protection is worn**.
- vi. Loss of, or damage to dentures, other than whilst being worn.
- vii. Normal wear and tear.

#### Benefit E - Overseas temporary emergency dental treatment

- i. **Permanent dental treatment** unless pre-authorised by Denplan.

#### Benefit F - Mouth cancer cover

- i. **Mouth cancer** diagnosed before or within 90 days of your commencement date or for which tests or consultation began within those 90 days, even if the diagnosis is not made until later.
- ii. Charges for consultations or tests for non-invasive tumours under the **mouth cancer** cover benefit.
- iii. **Mouth cancer** which is related in any way to HIV infection or AIDS.
- iv. Mouth cancer resulting from the chewing of tobacco products or betel nut, or from prolonged alcohol abuse.

#### General

- i. Any dental treatment which was prescribed, planned, diagnosed as necessary or is currently taking place at the **commencement** date.
- ii. Cosmetic treatment, or any dental treatment not clinically necessary for the establishment or maintenance of oral health.
- iii. Reimbursement for travelling expenses or telephone calls (unless to the 24-Hour Worldwide Dental Emergency Helpline from overseas).
- iv. Specialist treatment, meaning any form of dental care or treatment beyond the scope of the average competent dental practitioner, unless as a result of a **dental injury**.
- v. Treatment, care or repair to teeth, gums, mouth or tongue in connection with 'mouth jewellery'.
- vi. Self-inflicted injury.
- vii. Mouth guards, gum shields or any dental appliances unless in conjunction with a **dental injury**.
- viii. Teeth and supporting structures that were not in a reasonable and stable oral condition prior to the **dental injury**.
- ix. Missed appointment fees.
- x. **Dental injury** resulting from the administering of required general anaesthesia as part of an elective surgical procedure.

## 5. Claims general

When determining claims Denplan act on behalf of the underwriter, AXA PPP healthcare Limited. Denplan has the delegated authority to do so, and in this instance are not acting as your intermediary, but as the agent of AXA PPP healthcare Limited.

- i. (a) **Your** claim must be notified to Denplan by completing and signing the official claim form by all parties. Incomplete claim forms will be returned and may cause a delay in **your** claim being assessed. Claim forms must be completed at **your** own expense and should be received by Denplan within 60 days of the completion of **your** dental treatment, if reasonably possible.
- (b) **Your** claim must be supported by proof of treatment, detailing the dates and costs of each individual treatment. The proof must be on a receipt or an official document issued by the treating dental surgery. Where a receipt or an official document is unobtainable the treating dental surgery must sign and stamp the completed claim form.
- (c) Please note that it may be necessary to provide relevant x-rays and/or your dental records in support of a **dental injury** claim.
- (d) **We** may require **you** to be examined by a **dentist** or other medical specialist (at **our** expense) in relation to **your** claim. In choosing a relevant **dentist** or specialist **we** will take into account **your** personal circumstances. **You** must co-operate with any **dentist** or specialist chosen by **us** or **we** may not pay **your** claim.
- ii. No benefit will be payable if Denplan has not received proof of all facts relevant to **your** claim. This shall include but not be limited to:
  - (a) proof of **your** eligibility for cover on the date of treatment;
  - (b) proof of the dental treatment, this may be by way of a medical report (at **your** own expense);
  - (c) claims under the worldwide **dental injury** benefit, details pertaining to the circumstances of the injury **you** have experienced.

- iii. In all cases **we** reserve the right to recover any costs incurred as a result of a third party's involvement. In addition, if **you** have another dental insurance policy **we** reserve the right to pay an appropriate apportionment of the claim.
- iv. If the treatment is received overseas then **we** will pay benefits in pounds sterling. This means **we** will need to convert the expenditure into sterling using FX Converter at [www.oanda.com](http://www.oanda.com). The exchange rate will be calculated at the rate in force on the date of the receipt.
- v. Denplan reserves the right to disclose claim information to your registered **dentist**.
- vi. Claims settlement will be made payable to the named payee as indicated on the completed claim form.
- vii. **You** must tell **us** if you are able to claim any of the costs from another insurance policy or other third party. If another insurance policy is involved **we** will only pay **our** proper share.
- viii. Any benefits **we** pay for dental treatment to which you are not strictly entitled under the terms of this policy shall count towards your annual maximum benefits available under the policy, but **we** shall not, by making any such payment, be liable to pay any future benefits in respect of such dental treatment.

## 6. Cancellation

Should the **policyholder** wish to cancel this policy with **us**, the **policyholder** can do so by informing Denplan directly via telephone, or sending a letter, fax or email.

Cancellation of this Supplementary Insurance policy will also cancel the Denplan Care Agreement you have with **your** dentist and your Denplan Insurance Services. Cancellation of **your** Denplan Care Agreement with your dentist will automatically cancel **your** Supplementary Insurance policy and **your** Denplan Insurance Services will also be cancelled.

### Cooling off period

The **policyholder** has a 14 day cooling off period if they have purchased the policy for themselves and/or their family, or are providing an employee benefit. This period begins on the day this contract is agreed, or the day the **policyholder** receives the policy terms and conditions if this is later, and will also apply from each renewal date.

If the **policyholder** does not cancel the policy during the cooling off period, the policy will continue on the terms described in the policy document for the remainder of the policy year.

### Ending the contract mid term

Should the **policyholder** wish to cancel this contract during its term, they may do so by giving not less than 21 days' notice to Denplan, for the policy to end on the last day of that month.

Denplan may also end this contract by giving the policyholder 30 days' written notice for the policy to end on the last day of that month.

**Your** Supplementary Insurance policy and Denplan Insurance Services will automatically be cancelled if **your** Denplan Care or Denplan Essentials or Plans for Children or Membership Plan agreement expires for whatever reason.

## 7. General

- i. This contract between the **policyholder** and **us** is made up of these terms and conditions, the payment schedule and any endorsement provided by **us**.
- ii. Non payment of premium will result in **us** suspending **your** benefits, and taking all necessary action to recover monies outstanding.
- iii. The **policyholder** and **we** are free to choose the law that applies to this policy. In the absence of an agreement to the contrary, the law of England and Wales will apply.
- iv. The policy is written in English and all other information and communications to the **policyholder** relating to the policy will also be in English.
- v. If the premium is paid directly to Denplan, Denplan will write to the **policyholder** prior to the end of any policy year to let them know that **we** wish to renew the policy and on what terms. If Denplan does not hear from the **policyholder** in response, then

**we** may at our option assume that the **policyholder** wishes to renew the policy on those new terms.

Where the premium is paid by Direct Debit or other payment methods, Denplan may continue to collect premiums by such method for the new policy year. Please note that if Denplan do not receive the premium, this may affect your cover. We reserve the right to refuse renewal of the policy.

- vi. If **you** (or anyone acting on **your** behalf) make a claim under **your** policy or obtain cover knowing it to be false or fraudulent, **we** can refuse to pay your claim and may declare the policy void, as if it never existed. If **we** have already paid your claim **we** can recover those sums 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**.
- vii. The monthly premium will normally be altered on 1st January in any year and any other times in exceptional circumstances. Should the premium change the **policyholder** will be given at least 30 days' written notice (correspondence sent to the last known address by ordinary post will be treated as adequate notice).
- viii. Denplan will accept payment by monthly Direct Debit or annually by cheque, debit/ credit card or Direct Debit. Payments will be collected on or around the first working day of the month as specified in the payment schedule within the welcome pack. Following a variation in discount available, the Direct Debit will be changed at the next available collection date. Where notice is given of an increase in the monthly premium, the Direct Debit will be changed at the end of the notice period, unless in the meantime the **policyholder** ends the contract.
- ix. All **policyholders** must provide an up-to-date mailing address.
- x. **We** and other service providers will not provide cover or pay claims under this policy if doing so would expose **us** or the service provider to a breach of international economic sanctions, laws or regulations, including but not limited to those provided

for by the European Union, United Kingdom, United States of America or under an United Nations resolution. If a potential breach is discovered, where possible **we** will advise you in writing as soon as **we** can.

### How is my personal data protected?

Please ensure that you show the following information to others covered under your policy, or make them aware of its contents.

Denplan will deal with all personal information supplied in the strictest confidence, as required by the Data Protection Act 1998. Denplan may send personal and sensitive personal information in confidence for processing by people who provide a service to **us** and to AXA PPP healthcare Limited as the underwriter on the understanding that they will keep the information confidential and in accordance with the Data Protection Act 1998. Denplan will hold and use information about **you** and any family members covered by **your** policy, supplied by **you** or any family members and to provide the services set out under the terms of this policy, administer **your** policy and develop customer relationships and services.

In certain circumstances Denplan may ask medical service providers (or others) to supply Denplan with further information. When **you** give Denplan information about family members Denplan will take this as confirmation that you have their consent to do so. As the **policyholder** is acting on behalf of any family member covered by this policy, Denplan will send all correspondence about the policy, including any claims correspondence, to the **policyholder** unless advised to do otherwise.

Denplan are required by law, in certain circumstances, to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crime. Denplan will disclose information to third parties including other insurers for the purposes of prevention or investigation of crime including reasonable suspicion about fraud or otherwise improper claims.

If **you** have agreed, Denplan may use the information **you** have provided to Denplan to contact **you** by post, telephone or electronically with details of other products and services. With **your** agreement, Denplan may also share

some of **your** details with Simplyhealth Group to enable them to contact **you** about their products and services. If **you** change **your** mind please contact Denplan on 0800 401 402 otherwise Denplan will assume that, for the time being, **you** are happy to be contacted in this way.

### What regulatory protection do I have?

Denplan Limited is an appointed representative of Simplyhealth Access, which is authorised and regulated by the Financial Services Authority (FSA). The FSA was established by Government to provide a single statutory regulator for financial services. The FSA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system. The FSA has set out rules which regulate the sale and administration of general insurance which Simplyhealth Access and Denplan Limited must follow when dealing with you and/or the policyholder.

Simplyhealth's registration number is 202183.

This information can be accessed by visiting the FSA register which is on their website: [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

The Financial Services Compensation Scheme (FSCS)

**We** are also participants in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS), a body established by the FSA. The scheme is governed by FSA Rules and may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders.

## Denplan Insurance Services

Denplan acts on the **policyholder's/your** behalf in making arrangements for the provision of Supplementary Insurance. In doing so, it will assist **you** and/or the **policyholder** with any enquiries regarding **your** eligibility for insurance cover, any general enquiries regarding this insurance and provides a 24-Hour Worldwide Dental Emergency Helpline.

## 8. Implant Upgrade Cover

This section is only applicable to you if the **policyholder** has registered for Implant Upgrade Cover to be added to this Supplementary Insurance policy.

The terms and conditions in this section show **your** benefit for dental **implant** treatment costs necessary as a direct result of a **dental injury**.

This is an upgrade product providing extra **dental injury** benefit, additional to **your** existing Supplementary Insurance cover under Denplan Care, Denplan Essentials, Plans for Children and Membership Plan. This section provides the additional terms and conditions of Implant Upgrade Cover.

Should there be any discrepancy between the contents of this section and the other sections within the Supplementary Insurance Policy Document, the following replaces it.

### i) Schedule of Benefits

In addition to the benefits shown in Section 2 'Schedule of Benefits' the following applies:

#### **Benefit B - Worldwide dental injury** **Limits of Cover**

If **you** sustain a **dental injury**, benefit will be paid for the actual cost of treatment described below up to the limits specified.

Before submitting **your** claim in connection with Benefit B, please note the following conditions:

Should **implants** be clinically required, **we** will pay for an implant fixture to replace an existing tooth root or existing **implant** up to the specified limits.

34. Provision of an **implant** (including temporary coverage) up to £2,100 per fixture. Maximum per incident £20,000.

### ii) Exclusions

In addition to the exclusions shown in Section 4 'Exclusions' the policy does not provide cover for:

- a. **implant** placement where the **dental injury** occurred within 28 days of the **commencement date** of the Implant Upgrade Cover;
- b. 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;
- c. any **implant** treatment which was prescribed, planned or is currently taking place at the **commencement date** of the Implant Upgrade Cover.

### iii) General

Of the total monthly payment for each person insured, the cost of this Implant Upgrade Cover provided by AXA PPP healthcare Limited is £1.99 which includes Insurance Premium Tax at the prevailing rate (excluding residents of the Channel Islands and Isle of Man).



## What to do in a dental emergency:

If you are experiencing a dental emergency and are within 40 miles of your own dentist, you should contact your dental practice to access their emergency cover in the first instance.

If you are more than 40 miles away from your dentist, or unable to contact your dental practice, Denplan have a 24-Hour Worldwide Dental Emergency Helpline which will help you locate a dentist in the UK.

Denplan does not have Denplan member dentists overseas, therefore you can see any dentist of your choice. If you require assistance in finding a dentist, we recommend that you discuss your needs with your hotel concierge, tour operator representative or any family, friends or colleagues that you know in the area.

### Useful Contacts:

Dental Emergency Helpline UK:  
0800 844 999

Dental Emergency Helpline Overseas:  
+44 1962 844999

Insurance Queries Helpline:  
0800 085 0960

Insurance Queries Email:  
insurance@denplan.co.uk

Website:  
www.denplan.co.uk

For any queries regarding Denplan in general, please call our Customer Advisor Team on 0800 401 402

We may record and/or monitor calls. Mobile phone charges may apply.

# Denplan Online Services

## What you can do online

By using the secure area of our website, you can update your:

- Address, telephone number and email address
- Direct Debit details
- Name and title

## What you will need

- Your Denplan registration number, as provided on your welcome letter
- Date of birth
- Email address

## To register

Simply click on the register button at [www.denplan.co.uk/patients](http://www.denplan.co.uk/patients)

You can also access a wealth of useful information. Find out about your Supplementary Insurance and our 24-Hour Worldwide Dental Emergency Helpline and download claim and policy documents by visiting [www.denplan.co.uk/patients](http://www.denplan.co.uk/patients)



**Denplan Limited, Denplan Court, Victoria Road, Winchester, SO23 7RG, UK.**

Tel: +44 (0) 1962 828000. Fax: +44 (0) 1962 840846. Email: [denplan@denplan.co.uk](mailto:denplan@denplan.co.uk)

Registered in England No. 1981238.

Registered address Hambleden House, Waterloo Court, Andover, Hampshire SP10 1LQ.

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Your calls may be recorded and monitored for training and quality assurance purposes.