

Supplementary Insurance Policy Summary

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 enclosed policy document. The policy document is also available from your dental practice. The Supplementary Insurance is underwritten by ACE European Group Limited and is administered by DPAS Ltd, both of which are authorised and regulated by the Financial Services Authority. DPAS is an agent of ACE and acts only for ACE in the arrangement of the Supplementary Insurance.

The Supplementary 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/maxillo facial surgeon and a cash benefit payable following the diagnosis of mouth cancer.

Policy Duration

The Supplementary 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 document that this insurance does not meet your requirements, you may return the policy document to DPAS for cancellation. A full refund of any premium paid will be allowed, provided no claims have been made. As the Supplementary 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 Insurance

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

How to make a complaint in connection with the Supplementary Insurance

If you are dissatisfied with the service provided in relation to the Supplementary Insurance, or if you feel an incorrect decision has been made, please contact The Insurance Department 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).

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 document).
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 document).
Out of hours consultation for dental emergency or dental injury.	Pays a call out charge 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 document).
Hospital Cash Benefit.	Pays a benefit per night when staying overnight in hospital under the care of a dental or oral/maxillo facial surgeon (see section 3 of the policy document).
Mouth Cancer Benefit.	A benefit payable when first diagnosed by a qualified dentist or doctor (see section 4 of the policy document).

What are the main exclusions of the Supplementary 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 document.
Implants.	Section 1 of the policy document.
Permanent treatment in a dental emergency.	Section 2 of the policy document.
Emergency treatment provided by your own dentist or a dentist/specialist acting on your dentists behalf.	Section 2 of the policy document.
Mouth cancer diagnosed before joining the Dental Plan.	Section 4 of the policy document.

Useful Contact Details

DPAS Ltd, Place Farm Courtyard, Tisbury, Wiltshire SP3 6LW (Tel: 01747 870910 Fax: 01747 871806 Website: www.dpas.co.uk)
 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, Portoken Street, London E1 8BN Fax: 020 7892 7301



Dentalcare
MARYLEBONE

Dentalcare Maintenance Plan

Quality care
made easy...



DENTALCARE MARYLEBONE MAINTENANCE PLAN

At Dentalcare Marylebone our aim is to provide high quality care and treatment in a relaxed, comfortable and safe environment. We are committed to continuing education and keeping up with the changes in modern dentistry. Most of all we encourage preventative techniques – helping you to understand how to maintain the health of your mouth and keep it free of tooth decay and gum disease.

Therefore we are pleased to offer you the opportunity to join the Dentalcare Marylebone Maintenance Plan, as we believe this provides the best chance of keeping dentally healthy and reducing the need for treatment. Our plan also allows patients to budget for their routine dental care.

Key benefits include:

- Preventative care for long term dental health
- Regular monthly payments
- **No** registration fee
- **No** requirement to be 'dentally fit' before joining
- Discount on treatment fees
- Supplementary insurance

Any treatment is excluded from our plan but can be carried out at your convenience on a private basis.



Tel: 020 7224 2727

www.dentalcaremarylebone.co.uk

30 Paddington Street, Marylebone, London W1U 4HB

Dentalcare Maintenance Plan:

Only £13.99 per month

- 2 detailed examinations per year
- 2 hygienist scale and polishes per year
- 15% discount on all treatments over and above the plan content
- 24 hour helpline
- Supplementary insurance including worldwide dental injury and emergency cover (see Policy Summary overleaf)



How do I join?

Joining the plan is very simple. All you have to do is complete a Direct Debit mandate and registration form and your cover will be effective from the start of the next month. If you find you ever wish to end the agreement you can do so simply by giving us one month's notice. Naturally, if amounts due to us are not paid for two months in a row, we may terminate the arrangement.

If you have any questions, or require advice about the plan, please do not hesitate to contact our reception staff who will be happy to help you.

What happens if I have an emergency?

If you have an unexpected emergency whilst at home, such as an accident or toothache, then in normal circumstances you should ring our emergency number:

(Home) 020 7224 2727

If you are away from home, membership of our plan allows you to call the dental helpline who will put you in touch with a dentist who can help:

(UK) 0800 525631

If you are overseas when you need help, the dental helpline will endeavour to find an English-speaking dentist to assist you. In these circumstances please ring our helpline:

(Abroad) +44 1747 820841