

Supplementary dental accident and emergency

Policy wording

In return for the premium you have paid, we agree to insure you in accordance with the terms and conditions of the policy.

Signed for and on behalf of Hiscox Underwriting Ltd:

Steve Langan

Managing Director, Hiscox UK

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Definitions applicable to all sections

Words shown in bold type have the same meaning wherever they appear in this policy.

The words defined below are used throughout this policy. Any other definitions are shown in the section to which they apply.

Accident	An unforeseen and unexpected incident causing loss or damage to the teeth or any dental prostheses by means of direct extra-oral impact.
Dental plan	The Payment Plan or the Membership Plan available from the dental practice with which you are registered.
Dentist	A suitably licensed and qualified dental professional.
Emergency	A serious and unexpected illness or injury requiring immediate action because it is causing you severe pain or poses an immediate risk to your health.
Fixed benefit	Benefit which is payable only once in your lifetime.
Geographical limits	The United Kingdom.

Implant Locality	An intra-osseous fixture including the abutment. Within 25 miles radius of the dental practice with which you are registered.
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Mouth cancer Mouth	An invasive malignant tumour with its primary site inside the mouth. The lips, tongue, gums, major salivary glands, hard palate and floor or the mouth. Gland tissue associated with the mucosal lining, oropharynx, nasopharynx, and hypopharynx, but excluding the tonsils.
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PPD	Patient Plan Direct.
Period of insurance	The time for which this policy is in force as shown in the schedule.
We/us/our You/your	Hiscox Insurance Company Limited. The insured member of the dental plan.

Section 1 General terms and conditions

Condition precedent

General Conditions 2, 3 and 4 below, General Claims Condition 1 and the conditions shown in each section under the heading Your obligations are all conditions precedent to our liability. We will not make any payment under this insurance unless you comply with all the requirements of those conditions.

General conditions

The following conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

1. Disclosure - all facts and matters which might be relevant to our consideration of your proposal must be disclosed and all material representations made to us must be true, otherwise we are entitled to treat this insurance as if it had never existed.
 2. Change of circumstances - you must tell us as soon as reasonably possible of any change in circumstances during the period of insurance which may materially affect this policy. (A material fact or circumstance is one which might affect our decision to provide insurance or the conditions of that insurance.) We may then change the terms and conditions of this policy.
 3. Due diligence - you must take reasonable steps to prevent accident or injury.
 4. Premium payment - we will not make any payment under this policy unless you have paid the premium.
 5. Cancellation - if you decide within the first 14 days of taking out this policy that this policy does not meet your requirements, you may cancel this policy and, provided that no claim has been made, receive a full refund of your premium.
- After 14 days you may cancel the policy at any time by giving us 30 days written notice. We can also cancel the policy by giving you 30 days written notice at any time.

If you do not pay your premium we will cancel the policy after 21 days of non payment. Cancellation of this policy will also cancel your membership of your dental plan.

6. Other insurance - this policy does not cover any loss or claim where you would be entitled to be paid under any other insurance. We will not make any payment to you, or contribute to the cost of any claim covered by another more appropriate policy you have the benefit of.
7. Governing law - unless some other law is agreed in writing, this policy will be governed by the laws of England.
8. Arbitration - any dispute arising out of or relating to this insurance, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.

General claims conditions

The following claims conditions apply to the whole of this policy. Any other claims conditions and procedures are shown in the section to which they apply.

1. Your obligations - we will not make any payment under this policy unless you;
 - a. give us prompt notice of anything which is likely to give rise to a claim under this policy, in accordance with the terms of each section;
 - b. give us, at your expense, any information which we may reasonably require and co-operate fully in the investigation of any claim under this policy;
 - c. take all reasonable precautions to protect yourself against dental accident and take appropriate emergency measures immediately if they are required to reduce any claim.
2. Fraud - if you, or anyone on your behalf, tries to deceive us by deliberately giving us false information or making a fraudulent claim under this policy then we will treat this policy as if it had never existed.

Section 2 General terms and conditions

What is covered - If you need emergency dental treatment during the period of insurance and you cannot reasonably access your dentists own emergency arrangements, we will pay the cost of your emergency treatment for any of the items listed in the table below.

How much we will pay - The most we will pay for each treatment is the limit shown in the table with the corresponding treatment. The most we will pay in any one year for all treatments and the most we will pay for any one emergency are listed below.

What is not covered - We will not make payment for:

1. any permanent treatment;
2. any treatment provided by your own dentist, another dentist in the same practice or a dental practice within the locality;
3. any claim where you have been outside the geographical limits for longer than 90 consecutive days.

Section 2 - treatment	Policy limit
Examination and treatment of sensitivity	£35.00
X-ray examination	£30.00
Tooth extraction (maximum two teeth)	£55.00 per tooth
Root extirpation to include dressing and for temporary filling and treatment of infection	£70.00 for 1 canal
Root extirpation to include dressing and for temporary filling and treatment of infection	£80.00 for total for 2 canals
Root extirpation to include dressing and for temporary filling and treatment of infection	£100.00 in total for 3+ canals
Treatment of infection to include prescriptions	£30.00
Investigation and dressing for first tooth	£30.00
Investigation and dressing for additional teeth thereafter	£20.00
Re-secure crown or inlay	£35.00
Re-secure bridge	£45.00
Provision of temporary crown	£55.00
Provision of temporary bridge	£110.00
Provision of temporary post and core	£65.00 each
Treatment to stop haemorrhage including follow-up care	£45.00

Removal of sutures placed by another dentist	£30.00
Repair/adjustment of orthodontic appliance	£50.00
Adjustment to denture	£25.00
Repair of denture to include re-fixing of teeth and gums and repair of clasp	£45.00
Other temporary emergency dental treatment	£55.00
Section 2 - limit per each emergency	£450.00
Section 2 - limit in any one calendar year	£920.00

Section 2b Emergency call out

What is covered

If you suffer a dental emergency during the period of insurance, and obtain advice by telephone from, or call out, any dentist we will pay the cost to you for the times listed in the table below.

How much we will pay

The most we will pay for any one call out fee is the limit shown in the table below.

What is not covered

We will not make payment for:

1. any permanent treatment;
2. the first £15 of the call out fee;
3. any call out fee outside of the times listed in the table below.

Section 2b - call out times	Limit
Telephone consultation where no attendance follows	£30.00
Call out fee 6am-8am and 6pm-10pm (weekdays)	£100.00
Call out fee 6am-10pm (weekends and Bank Holidays)	£115.00
Call out fee 10pm-6am (weekdays and weekends)	£175.00
You must pay the first £15 of the call out fee	

Section 3 Dental treatment following an accident

What is covered

If you suffer a dental injury which requires treatment by your dentist following an accident during the period of insurance we will pay the cost to you for the treatments listed in the table below.

How much we will pay

The most we will pay for each treatment is the limit shown in the table with the corresponding treatment. The most we will pay in any one year for all treatments is also listed in the table below.

If you choose to receive the fitting or repair of an implant as your treatment following an accident, we will not pay the cost to you of that treatment, but we will pay the cost of equivalent bridgework treatment up to the limit shown in the table below.

The most we will pay for any treatment following an accident where we have not previously agreed a costed treatment plan is £250.

What is not covered

We will not make payment for:

1. the treatment of a dental injury for which you have already received treatment and the damage has been repaired;
2. the treatment of a dental injury caused by self-inflicted damage;
3. the treatment of a dental injury caused by your consumption of food or drink;
4. the treatment of a dental injury caused by participating in any contact sport unless you were wearing a protective gum shield at the time of the accident;
5. the treatment of a dental injury which is the result of normal wear and tear;
6. the treatment of a dental injury caused by any oral hygiene activity;
7. the treatment of a dental injury following damage for which you have not sought treatment within seven days of the accident;
8. the treatment of a dental injury caused by damage to dental prostheses whilst you are not wearing them;
9. any permanent treatment of a dental injury which occurs outside of the geographical limits.

Section 3 - treatment	Policy limit
Examination and report to include necessary smoothing and polishing	£40.00
X-ray examination	£30.00
Root canal treatment - incisor or canine root canal treatment	£200.00 per incisor/canine
Root canal treatment - premolar	£230 per premolar
Root canal treatment - molar	£325.00 per molar
Crowns - post and core construction	£100.00
Crowns - ceramic bonded (including any core and/or post interim covering)	£400.00 per crown
Crowns - metal bonded porcelain (including any core and/or post including interim covering)	£350.00 per crown
Crowns - full metal (including any core and/or post including interim covering)	£350.00 per crown
Bridges - all metal	£300.00 per retainer
Bridges - all metal	£300.00 per pontic
Bridges - bonded metal/porcelain	£350.00 per retainer
Bridges - bonded metal/porcelain bridgework (per pontic)	£320.00 per pontic
Bridges - laboratory constructed adhesive	£210.00 per retainer
Bridges - laboratory constructed adhesive	£225.00 per pontic
Laboratory made temporary bridge following tooth loss (where required)	£120.00 per unit
Laboratory constructed adhesive facing or veneer	£320.00 per unit
Dentures - permanent acrylic	£375.00 per denture
Dentures - permanent metal	£550.00 per denture
Dentures - temporary following tooth loss (where required)	£160.00 per denture
Other necessary dental treatment following an accident	£450.00 per incident
Section 3 - limit - total payable in any one year	£10,000

Section 4 Hospital benefit

What is covered

If you are admitted to hospital as an inpatient during the period of insurance for treatment under the care of a consultant who specialises in dental or maxillofacial surgery, we will pay for each overnight stay in hospital while your hospitalisation period necessarily continues.

How much we will pay

The most we will pay for each overnight stay is the limit shown in the table below. The maximum number of nights for which we will pay is also listed below.

What is not covered

We will not make payment for:

- any treatment.

Section 4 - treatment	Policy limit
Total amount payable each overnight stay	£70.00
Maximum number of nights	365

Section 5 Mouth cancer

What is covered

If you are first diagnosed as having mouth cancer by a dentist or licensed and qualified doctor during the period of insurance and within the geographical limits, we will pay the fixed benefit to you as listed in the table below.

How much we will pay

The most we will pay is the limit shown in the table to the right.

What is not covered

We will not make payment for:

- mouth cancer as a result of your use of chewing tobacco products or betel nuts;
- mouth cancer as a result of your prolonged drug abuse or alcohol abuse;
- mouth cancer diagnosed before the start of the dental plan or within 90 days of the start of the dental plan;
- cancer or tumours in the throat;
- non-malignant tumours;
- non-invasive cancers;
- mouth cancer attributable in any way, directly or indirectly, to HIV (Human Immunodeficiency Virus) or any HIV related illness.

Section 5 - Limits	Policy limit
Fixed benefit	£1,000

Section 6 Policy information (applicable to all sections)

Emergency help

If you cannot access your dentist's own emergency arrangements and you need help in obtaining emergency dental treatment either in the UK or overseas, you may see a dentist of your choice or you may call the dental helpline on +44 (0) 1206 78 8816.

How to make a claim

You must complete a claim form and this must be countersigned by the treating dentist. You must send this to the insurance team at PPD within 30 days of the injury, incident or emergency incident (60 days if the incident occurs outside the geographical limits). We will reimburse your costs up to the limits shown in this policy. PPD will at its sole discretion settle the claim directly either to you or to the treating dentist. Any amount which exceeds the specified limit must be paid directly by you to the treating dentist.

You must, at your expense, provide all necessary reports, receipts, and other documentation in support of the claim when asked to do so.

For claims under Section 2, the claim form must be sent together with the treating dentist's signed receipt showing details of the temporary treatment given to you.

Claim forms are available from your dentist or directly from PPD by calling: 0844 848 6888.

Data protection notice

By accepting your policy, you consent to us using the information we may hold about you for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions).

This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above.

The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

Complaints procedure

We pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, we seek to take action to prevent recurrence of a problem.

We define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by us.

If you have a complaint, please contact your insurance adviser in the first instance: the Managing Director, Patient Plan Direct Limited, 12 Trevor Foster Way, Bradford, BD5 8HB. Telephone: 0844 848 6888. Email: info@patientplandirect.co.uk.

If your complaint cannot be resolved satisfactorily by your insurance adviser, please contact our Customer Relations Manager: Customer Relations Manager, Hiscox, Hiscox House, Sheepen Place, Colchester, CO3 3XL. Telephone: 0845 213 8777. Email: customer.relations@hiscox.com.

You may also, in accordance with the Rules of the Financial Services Authority, be able to refer your complaint to the Financial Ombudsman Service without affecting your legal rights. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

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