

Policy Summary

This summary is a brief description of your Dental Injury and Emergency Insurance, which is underwritten by ACE European Group Limited. It does not contain the full terms and conditions, which are enclosed on a separate document.

What is this Insurance?

This policy provides you with cover towards costs incurred as a result of dental accidents and emergencies. It includes cover towards the costs of temporary dental treatment as a result of a dental emergency when away from home or abroad, and cover towards permanent dental treatment following a dental injury. It also covers payment of out-of-hours fees to dentists when 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 in the event of diagnosis of mouth cancer.

For a child under the age of 18 years suffering dental injury whilst enrolled as a continuing care patient, any treatment required for that particular dental injury will be covered up to the age of 18 years or up to 5 years from the date of the accident, whichever is attained later.

Full details of the benefits and their limits, cover and payable terms are enclosed, or are available from your practice.

What if I have a complaint?

If you are dissatisfied with the service we have provided in relation to the Dental Injury and Emergency Insurance, or if you feel we have made a wrong decision, please contact DPAS on 01747 870910. If you are still not satisfied, please contact the Customer Service Manager at ACE European Group Limited, Ashdown House, 125 High Street, Crawley, West Sussex RH10 1DQ, Tel: 01293 726060 Fax: 01293 726100 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 at South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel: 0845 080 1800 Fax: 02027 964 1001 Website: www.financial-ombudsman.org.uk. A leaflet explaining its procedure is available on request. These complaints procedures do not affect your legal rights.

For how long am I covered?

Your policy continues for as long as you pay your monthly premiums.

How do I cancel?

If you ever find that you want to end the arrangement, you can do so simply by giving us one month's notice.

Benefits	Cover	Notes
Treatment following dental injury.	Up to £10,000 per calendar year.	To assist with the cost of treatment after a dental accident. Treatment limits apply.
Temporary emergency dental treatment in the UK and abroad.	Up to £743.70 per year. Up to £371.85 per incident.	Payment towards temporary emergency treatment when away from your own dentist. Treatment limits apply.
Out of hours consultation for dental emergency or dental injury.	yes	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).
Hospital Cash Benefit.	yes	£65 a night when staying overnight in hospital under the care of a dental or oral/maxillo facial surgeon.
Mouth Cancer Benefit.	yes	£1,000 payable when first diagnosed by a qualified dentist or doctor.

What are the main exclusions of the Supplementary Insurance?	Where can I find more information ?
Dental injuries 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.

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Its contact details are: 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN. Fax: 020 7892 7301.

Administered by DPAS Limited, authorised and regulated by the Financial Services Authority. Accident and Emergency Insurance cover is underwritten by ACE European Group Limited, authorised and regulated by the Financial Services Authority.



West Calder Dental Care



The West Calder Dental Plan

West Calder Dental Care
1 East End
West Calder
West Lothian
EH55 8AB

01506 872231
www.westcalderdental.co.uk

Where your smile is important

At West Calder Dental Care, 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 West Calder Dental Plan, as we believe this provides the best chance of keeping dentally healthy, and therefore reducing the need for treatment. It will also allow patients to budget for their routine dental care.

Key Benefits Include:

- Preventative care for long term dental health
- Flexible monthly payments
- **No** registration fee
- **No** requirement to be 'dentally fit' before joining
- Dental accident and emergency cover
- Access to out-of-hours appointments
- Discount on treatment fees
- Priority appointments

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

The West Calder Dental Plan Includes: £12.00 per month

- Two examinations per year
- Two scale and polishes per year
- X-rays and clinical photographs
- 20% discount on all treatments over and above the plan content
- UK and Worldwide dental emergency cover with 24-hr helpline
- Dental accident cover up to £10,000 for treatment required
- Hospital cash benefit

How do I join?

Joining a 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.

What happens if i have an emergency?

If you have an unexpected emergency such as an accident or toothache, then in normal circumstances you should ring our emergency number: **01592 740230**. However, 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. What is more, if you are overseas when you need help, the dental helpline will endeavour to find an English-speaking dentist to assist you. Emergency telephone numbers will be shown on your policy document.

How do I claim under the cover?

If you are away from home and have to see a dentist in an emergency, you should receive the temporary treatment necessary to render you in a comfortable condition. When you pay that dentist, ask for a written receipt and details of treatment carried out. On your return we will help you complete a claim form and forward this to DPAS.

We will also help you fill in a claim form should you need treatment for dental injury. If the treatment is likely to cost more than £175 (and thus require prior authorisation from DPAS) we will provide a costed treatment plan. An assessment by an independent dentist may be requested before this permanent treatment is authorised.