

Important information

DENTAL IMPLANT ACCIDENT PROTECTION POLICY

The Dental Implant Accident Protection Policy is arranged by DPAS Limited acting solely as agent for the insurers ACE European Group Limited. DPAS does not charge a fee for this. DPAS only offers the Dental Implant Accident Protection Policy provided by ACE and does not offer any advice or personal recommendations about ACE products. DPAS is authorised and regulated by the Financial Services Authority (Reg. No. FRN315179) and its permitted business is arranging contracts of general insurance – see www.fsa.gov.uk/register for details.

WHAT HAPPENS IF I HAVE AN EMERGENCY?

If you have an unexpected emergency such as a dental injury or toothache, please ring one of the following emergency numbers:

AT HOME: Phone your own practice

AWAY FROM HOME IN THE UK: 0800 525631

OVERSEAS: +44 1747 820841 – when the dental helpline will endeavour to find an English-speaking dentist to assist you.

Useful contact details

DPAS LIMITED

Place Farm Courtyard, Court Street, Tisbury, Wiltshire SP3 6LW

Insurance team direct line: 01747 873230

General enquiries: 01747 870910 **Fax:** 01747 871806

E-mail: insurance@dpas.co.uk

ACE EUROPEAN GROUP LIMITED

200 Broomielaw, Glasgow G1 4RU

Tel: 0845 8410056 **Fax:** 01293 597376

E-mail: 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

Web: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

Tel: 020 7892 7300 **E-mail:** enquiries@fscs.org.uk

Website: www.fscs.gov.uk



your dental insurance

DPAS Limited, Place Farm Courtyard, Court Street
Tisbury, Wiltshire SP3 6LW

Insurance team direct line: 01747 873230

General enquiries: 01747 870910 **Fax:** 01747 871806

Web: www.dpas.co.uk **E-mail:** insurance@dpas.co.uk

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INS DIAP PS 0209

Dental implant accident protection

Policy summary and
important information



your dental insurance



ace european group

Dental implant accident protection policy

Policy summary

This essential reading is a summary of the cover provided by the Dental Implant Accident Protection Policy which is underwritten by ACE European Group Limited (ACE). The full terms and conditions may be found in the Policy which will be sent to you shortly after your application has been accepted and is otherwise available on request from DPAS Limited (DPAS).

POLICY NUMBER: UKBOPC36693

DURATION

The policy provides cover from the commencement date confirmed by DPAS until midnight on the 28th of February (29th of February in the case of a leap year). This is an annual contract and the renewal premium is due on 1st of March each year. When the renewal premium is paid cover continues for a further twelve months. Please see the Policy for more information.

SCOPE

The Policy meets the demands and needs of those who wish to ensure that they have financial support if they sustain damage to an implant as a direct result of accidental injury. Cover is worldwide.

SIGNIFICANT FEATURES AND BENEFITS

BENEFITS	BENEFIT AMOUNT
Repair or replacement of implant(s)	Up to £2,500 per implant (maximum £20,000 per injury incident)
Travel expenses	Up to £100 per injury incident
Hospital confinement	£65 per overnight stay (maximum 365 nights)

SIGNIFICANT EXCLUSIONS

(See Exclusions in the Policy).

1. Any hospitalisation or implant treatment which was diagnosed, prescribed or planned prior to, or is currently taking place, at the commencement date of the Policy.
2. Implant repair or replacement the need for which is: caused by participation in rugby (other than rugby played as a school sport) or boxing, including training, in either case without wearing suitable protective gum shields; caused by any foodstuff while being consumed; not apparent within one week of the injury incident; caused by accidental damage within 28 days of the commencement date of the Policy; the result of ordinary wear and tear; caused by failure of an implant to integrate with the bone; caused by any illness or disease.
3. Implants fitted outside the UK.

CANCELLATION

You may cancel the Policy within 14 days of receipt and no charge will be made provided you have not made a claim. Otherwise either you or ACE may cancel the Policy by giving 30 days' written notice.

HOW TO MAKE A CLAIM UNDER THE DENTAL IMPLANT ACCIDENT PROTECTION POLICY

A completed claim form, together with any necessary supporting documentation, should be submitted to the Insurance team at DPAS as soon as possible (see also "How To Make A Claim" within the Policy). 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 DENTAL IMPLANT ACCIDENT PROTECTION POLICY

If you are dissatisfied with the service provided in relation to the Dental Implant Accident Protection Insurance Policy, or if you feel an incorrect decision has been made, please contact the Insurance team at DPAS (see Useful Contact Details). If you are still not satisfied, please contact the Accident and 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 that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit.

Their contact details are:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
1 Portsoken Street
London, E1 8BN

Tel: 020 7892 7300

Fax: 020 7892 7301

E-mail: enquiries@fscs.org.uk

Web: www.fscs.org.uk