

Dental implant accident protection

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). The Policy provides financial support if damage is sustained to an implant as a direct result of accidental injury. Cover is worldwide.

Please check the policy carefully to be sure the cover meets your needs. If your needs change, or if any information you gave your dentist or DPAS changes, please contact DPAS as the policy may need to be updated.

POLICY NUMBER: UKBOPC61154

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. Cancellation of your dental plan will automatically end cover under your Dental Implant Accident Protection policy.

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.

GENERAL EXCLUSION

ACE will not pay any claims which would result in ACE, a Chubb Company, being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.*

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. You can also download a Claim Form from the DPAS website (www.dpas.co.uk).

If you need to discuss your claim at any stage, please contact DPAS.

Their contact details are:

DPAS Limited
Cambrian Works, Gobowen Road,
Oswestry, Shropshire, SY11 1HS

Insurance team direct line: 01747 873230

Fax: 01747 871806

E-mail: insurance@dpas.co.uk

General enquiries relating to your dental plan: 01747 870910

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 this insurance, or you feel that an incorrect claim decision has been made, please contact the Insurance Team at DPAS who will investigate your complaint. If you remain dissatisfied with their final response, you may approach the Financial Ombudsman Service (FOS) for assistance. A leaflet explaining its procedure is available on request.

Their contact details are:

Financial Ombudsman Service
Exchange Tower,
London E14 9SR

Tel: +44 (0) 800 023 4567 (calls are free from a UK landline or mobile);

+44 (0) 300 123 9 123

(calls charged at the same rate as 01 or 02 numbers on a mobile phone)

Fax: 0207 9641001

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

The existence of this complaint procedure does not reduce your statutory rights relating to this Policy. For further information about Statutory Rights you should contact the Citizens Advice Bureau.

* ACE European Group Limited is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently ACE European Group Limited is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories, such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

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).

Their contact details are:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Tel: 0800 678 1100 (calls are free from a UK landline or mobile) or 0207 741 4100

Fax: +44 02 7741 4101

E-mail: enquiries@fscs.org.uk

Website: www.fscs.org.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. You may also cancel after 14 days, by simply contacting DPAS. No refund of premium will be allowed. To cancel please contact DPAS in writing, including email, or by telephone.

ACE also reserves the right to cancel this policy if you fail to make your premium payment or due to fraud or attempted fraud, misrepresentation and/ or non-disclosure of material facts by you.

Policy summary and important information

