

## Supplementary dental injury and emergency insurance policy summary

Whilst you are a member of a dental plan administered and managed by DPAS Limited ('DPAS') you are covered by Supplementary Dental Injury and Emergency Insurance underwritten by ACE European Group Limited ('ACE'). The insurance is also administered and managed by DPAS. DPAS is authorised and regulated by the Financial Conduct Authority. 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 Policy which is available upon request and will be sent to you separately when you join the plan. You can also view the Policy on the DPAS website ([www.dpas.co.uk](http://www.dpas.co.uk)).

### The Supplementary Dental Injury and Emergency 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/maxillofacial surgeon and a cash benefit payable following the diagnosis of mouth cancer. See table opposite for the benefits and main exclusions.

### POLICY DURATION

The Supplementary Dental Injury and Emergency Insurance is a monthly contract, which continues for as long as you continue to pay your monthly premiums.

### CANCELLATION

If you decide within 14 days of receiving this Policy that this insurance does not meet your requirements, you may cancel this policy. A full refund of any premium paid will be allowed, provided no claims have been made.

You may also cancel after 14 days, without charge, providing you give DPAS not less than 21 days' notice for the policy to end on the last day of that month.

To cancel please contact DPAS in writing, including email, or by telephone. As this insurance is an integral part of the dental plan, cancellation of this insurance will automatically cancel your membership of the dental plan. ACE also reserves the right to cancel this policy if you fail to make your monthly premium payment or should a fraudulent claim be made.

### HOW TO MAKE A CLAIM UNDER THE SUPPLEMENTARY DENTAL INJURY AND EMERGENCY INSURANCE

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](http://www.dpas.co.uk)).

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

Their contact details are:

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

**Insurance team direct line:** 01747 873230

**Fax:** 01747 871806

**E-mail:** [insurance@dpas.co.uk](mailto:insurance@dpas.co.uk)

**General enquiries relating to your dental plan:** 01747 870910

### HOW TO MAKE A COMPLAINT IN CONNECTION WITH THE SUPPLEMENTARY DENTAL INJURY AND EMERGENCY INSURANCE

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

(free from most landlines, charges may apply from a mobile phone);  
+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](http://www.financial-ombudsman.org.uk)

The existence of this complaint procedure does not reduce your statutory rights relating to this Policy.

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).
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).
Out-of-hours consultation for dental emergency or dental injury.	Pays a call out fee 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).
Hospital cash benefit.	Pays a benefit per night when staying overnight in hospital under the care of a dental or oral/maxillofacial surgeon (see section 3 of the Policy).
Mouth cancer benefit.	A benefit payable when first diagnosed by a qualified dentist or doctor (see section 4 of the Policy).

What are the main exclusions of the Supplementary Dental Injury and Emergency Insurance?	Where can I find more information?
Dental injuries: i) 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; ii) caused by any foodstuff (including any foreign body in food or drink) while being consumed, other than any associated temporary emergency treatment which will be covered; iii) treatment more than 2 years after the injury incident; iv) any dental treatment previously prescribed, diagnosed or planned at the time of the injury incident.	Section 1 of the Policy.
Implants.	Section 1 of the Policy.
Permanent treatment in a dental emergency.	Section 2 of the Policy.
Emergency treatment provided by your own dentist or a dentist/specialist acting on your dentist's behalf. <b>Note:</b> You may make a claim for emergency dental treatment if you are more than 15 miles away from your dental practice.	Section 2 of the Policy.
Mouth cancer diagnosed before joining the dental plan.	Section 4 of the Policy.

**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  
10th Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU

**Tel:** 0800 678 1100 or 0207 741 4100

**Fax:** 020 7892 7301

**E-mail:** [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

**Website:** [www.fscs.org.uk](http://www.fscs.org.uk)

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## Policy summary and important information



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