

GENERAL EXCLUSION

Chubb will not pay any claims which would result in Chubb, 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.*

* Chubb 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 Chubb 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 Chubb 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 20 7741 4101

Website: www.fscs.org.uk

Online form: <https://claims.fscs.org.uk/>

Supplementary dental injury and emergency insurance

Policy summary and important information

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 Chubb European Group Limited ('Chubb'). 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). 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.

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 policy, which will automatically renew on a monthly basis unless the policy is cancelled. Cover will only renew provided you pay the required monthly premium.

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, by simply contacting DPAS. Cover will continue until the end of the month in which cancellation occurs.

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 together with any Dental Implant Accident Protection policy you may have. Chubb also reserves the right to cancel this policy if you fail to make your monthly premium payment or due to fraud or attempted fraud, misrepresentation and/or non-disclosure of material facts by you.

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).

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 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

(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.

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?
Cover under the policy is suspended if you stay outside of the UK for more than 180 consecutive days until the day you return to the UK.	Conditions applicable to all sections
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.
Costs over £225 per claim in total unless DPAS has previously approved a costed treatment plan.	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. Note: 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.
The first £15 of any call out fee being claimed for.	Section 2 of the Policy.
Mouth cancer diagnosed before joining the dental plan.	Section 4 of the Policy.