

WORLDWIDE DENTAL TRAUMA AND EMERGENCY CALLOUT INSURANCE AT A GLANCE

SUMMARY OF BENEFITS

This is not intended to substitute a good understanding of the cover. If you are unsure whether a particular situation is covered please contact the Insurance team to discuss on **01691 684128**.

BENEFIT	COVER	EXCESS	SPECIFIC EXCLUSIONS	GENERAL EXCLUSIONS (to all sections)
Dental Trauma - External	Up to £10,000 per incident where a sudden identifiable blow to the mouth or other external trauma causes significant dental treatment. Treatments are subject to individual limits – refer to the Table of Benefits on the policy document or on the back of the claim form.	£25	- Treatment received more than two years after trauma (see policy document re children). - Minor damage to enamel of incisors. - Normal wear and tear. - Damage to dentures unless worn at time of trauma. - Additional claims for same incident once settled.	No benefits will be paid for injury or treatment arising from: • Participation in contact sports, professional sports or sports and activities which carry a higher than average likelihood of dental injury (please refer to the policy document for full details) • Participation in a criminal act • Abuse of alcohol or drugs or an accident whilst under the influence of alcohol or drugs (unless such use is as prescribed by a doctor for a condition other than drug or alcohol addiction) • Self-inflicted injuries • Participation in war and/or similar military and other activities or involvement with terrorism • The effects of radiation. The policy does not cover routine dental treatment costs and costs recoverable from other insurance policies.
Dental Trauma - Internal	Up to £10,000 per incident for internal traumas caused by: - Biting on an unexpected foreign body which is not normally associated with or found in the food or drink being consumed - The administration of general anaesthetic. Same individual treatment levels apply as for external trauma.	£25	In addition to above: - Damage to prostheses which are more than five years old - Trauma to teeth which have been restored in any way,	
Emergency Callout	Covers costs for emergency appointments and immediate pain relief treatment. Depending on timing and location of a claim, the insured can claim up to £200 in the UK and £350 abroad per claim. Subject to a cap of £700 in a year.	£25	Incidents which occur when you are residing outside the UK for more than 90 consecutive days.	
Permanent Facial Disfigurement <small>(as a result of dental trauma)</small>	Payment of between £50 to £500 (depending on length of scar) payable where visible scarring to the neck, face or head lasts at least 12 months without prospect of recovery.	N/A	None	
Hospitalisation	£50 for each complete 24 hour period the insured is hospitalised as a direct result of dental trauma, subject to a maximum of 365 days.	N/A	- First 24 hours. - Subsequent hospitalisation for the same trauma.	
Oral Cancer	£2,500 will be paid on diagnosis of oral cancer by an expert medical specialist provided this is the <u>primary site</u> of cancer.	N/A	- Oral cancer diagnosed within 90 days, first 90 days of membership or where investigations were undertaken before joining. - Oral cancer associated with HIV or any related sickness (including AIDS). - Conditions or cancers considered to be benign or pre-malignant or which have no potential for spreading. - Oral cancer resulting from the chewing of tobacco, betel nuts or from alcohol abuse. - Recurrence of the same cancer, whether in the same or a different site. - Cancer of the tonsils.	
Redundancy Not applicable to Company Scheme members or Registration and Insurance Scheme members	Following compulsory redundancy, PPIL will pay each month for Dental Care Plan membership fees subject to the following limits: up to £15.00 for the insured plan and a maximum of £60.00 where the insured also pays the membership fees for dependants. The insured will be required to provide monthly evidence that they are actively seeking work and the maximum number of payments payable is 12.	N/A	- Persons who are self-employed, employed through a temporary employment agency who take voluntary redundancy or enter into a settlement agreement with their employer. - Where unemployment arises as a regular feature of the job or on expiry of a fixed term contract. - If notice of redundancy predates joining the plan. - Where employment ceases due to ill health. - Within six months of joining the plan unless continuous employment for the previous six months prior to the redundancy can be evidenced.	
IMPORTANT INFORMATION				
<ul style="list-style-type: none">• The Insurance is underwritten by Practice Plan Insurance Limited but all administration and claims are handled by the Insurance team at Practice Plan Limited, contactable on 01691 684128.• The Insurance is an integral part of the dental membership plan; cancellation of one will cancel both. Practice Plan is required to serve 30 days' notice to cancel the insurance. If you are planning to make changes to your patient membership which could result in terminating individual plans, please liaise with Customer Relations on 01691 684120 to ensure a joined-up process is adopted.• Claims will not be settled if premiums are not up-to-date. Claims should be made within 60 days of the insured incident.• Excesses and caps may apply to claims – it is not factually accurate to tell patients the insurance will cover the costs in full.				