



practiceplan

Information About Us, Our Services And Your Policy Summary

Information About Us

Our Insurance Product

We can only offer Worldwide Dental Trauma and Emergency Callout Insurance from Practice Plan Insurance Limited.

We and Practice Plan Insurance Limited are wholly owned subsidiaries of Practice Plan Group (Holdings) Limited.

Our Services

We will provide you with information only on the products of Practice Plan Insurance Limited. You will not receive any advice or recommendation from us in relation to the insurance product and you will have to decide for yourself whether the insurance is suitable for you. No fee is payable for our services.

Our Regulator

We, Practice Plan Limited, Kempthorne House, Park Avenue, Oswestry, Shropshire SY11 1AY are authorised and regulated by the Financial Services Authority (FSA). Our Firm Reference Number is 309945.

Our permitted business is arranging and administering contracts of general insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Making a Complaint

If you wish to register a complaint that relates to the sale or administration of the insurance product, then please contact us:

...in writing Practice Plan Limited, Kempthorne House,
Park Avenue, Oswestry, Shropshire SY11 1AY

...by phone 01691 684128

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Making a complaint will not affect your right to take legal action.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

**Registered Office: Practice Plan Limited, Kempthorne House,
Park Avenue, Oswestry, Shropshire SY11 1AY**

Company registration number – 03089948,
a company registered in England and Wales.

Tel: 01691 684120 | Fax: 01691 684129

Email: info@practiceplan.co.uk | www.practiceplan.co.uk



INVESTOR IN PEOPLE

Statement of Demands and Needs

The Practice Plan Insurance Limited Worldwide Dental Trauma and Emergency Callout Insurance policy meets the demands and needs of those wishing to ensure that their treatment costs in respect of emergency dental treatment and dental trauma are covered. You will not receive any advice or a personal recommendation from us in relation to this insurance policy.

Statement of Price

A total premium of £0.51 per month and for the initial period, as defined in the Certificate of Insurance (£0.49 plus Insurance Premium Tax of £0.02) for Dental Care Plan patients or a total premium of £9.25 per annum (£8.81 plus Insurance Premium Tax of £0.44) for Registration and Insurance Scheme patients is payable for the Worldwide Dental Trauma and Emergency Callout Insurance.

There may be other taxes that will not be payable through us.

Patients wishing to join a Dental Care Plan or a Registration and Insurance Scheme are required to take out Worldwide Dental Trauma and Emergency Callout Insurance.

Premiums can be changed by providing you with 30 days' notice.

Cancellation

You have the right to cancel your policy at any time within 30 days from the date on which your policy is issued. If you decide to cancel it, any premium you have paid will be refunded in full unless you have made a claim during this 30 day period. If you have made a claim, we will not refund your premium(s). After this 30 day period, the policy can only be cancelled in accordance with its terms.

Please note that Worldwide Dental Trauma and Emergency Callout Insurance is an integral part of the Dental Care Plan and Registration and Insurance Scheme – if you cancel your policy, your membership of your Dental Care Plan or Registration and Insurance Scheme will automatically be cancelled at the same time.

The Insurer

The Worldwide Dental Trauma and Emergency Callout Insurance policy is underwritten by Practice Plan Insurance Limited, a company limited by shares and incorporated in Malta. Its head office is 80 Mill Street, Qormi, QRM3101, Malta. Practice Plan Insurance Limited is authorised to conduct general insurance business by the Malta Financial Services Authority (MFSA) and regulated by the Financial Services Authority for the conduct of UK business.

You can check this on the MFSA's Register by visiting the MFSA's website www.mfsa.com.mt or by contacting the MFSA on (+356) 8007 4924.

Under English law the parties to a contract of insurance are free to choose the applicable law. The insurer has chosen English law as the law which will apply to the Worldwide Dental Trauma and Emergency Callout Insurance policy.

keyfacts[®]

Summary Of Worldwide Dental Trauma And Emergency Callout Insurance Policy

This highlighted section is a summary only of the policy and does not detail the full terms and conditions of the policy. The full terms and conditions can be found in the policy document. The policy document is available from your dental practice, or you may download it from the following website: www.practiceplanpatients.co.uk
The policy is underwritten by Practice Plan Insurance Limited (PPIL).

Cover

This policy provides cover in the event of:

1. Dental Trauma
2. Emergency Callout
3. Permanent Facial Disfigurement
4. Hospitalisation
5. Oral Cancer
6. Redundancy (not included in the Registration and Insurance Scheme).

Significant Features and Benefits

1. If you suffer dental trauma PPIL will (subject to certain limits) repay the cost of dental treatment provided by any dentist in respect of that dental trauma. For children who suffer dental trauma, this payment may be made up-front (subject to certain conditions) should the treatment not be required within 12 months of the dental trauma, to allow time for the mouth to mature.
2. If you incur emergency callout costs in respect of pain relief or dental trauma, PPIL will repay those costs (subject to certain limits).
3. PPIL will pay a specified amount to you if you suffer permanent facial disfigurement as a result of dental trauma.
4. PPIL will pay £50 for each complete 24 hour period of hospitalisation if you are admitted as an in-patient as a direct result of dental trauma.
5. If you are diagnosed by an expert medical specialist as suffering from oral cancer as the primary site of the cancer, PPIL will pay you £2,500.
6. PPIL will pay your continuing Dental Care Plan membership fees (and those of any dependants for whom you also pay the membership fee, subject to certain limits) if you are made redundant, for up to 12 months.

Significant Limitations and Exclusions

Please see the policy document for details of the specific meaning of: Dental Trauma, Emergency Callout, Permanent Facial Disfigurement, Oral Cancer, Expert Medical Specialist, Redundant and Dependant.

.....

The benefits under this policy are subject to certain limitations.

The main limits are:

Dental Trauma

The amount PPIL will pay will depend on the treatment (please see policy document for details of the individual treatments and financial limits).

The maximum PPIL will pay is £10,000 for any one incident of **dental trauma**. You may only make one claim for a single course of treatment per incident of **dental trauma**.

Emergency Callout

The most PPIL will pay is £120 for costs incurred in the UK or £320 for costs incurred outside the UK.

Permanent Facial Disfigurement

The amount PPIL will pay will depend on the severity of the scarring as a result of **dental trauma** and will be as follows:

- £50 for scars up to 5 cms in total length
- £100 for scars more than 5 cms but less than 7.5 cms in total length
- £500 for scars more than 7.5 cms in total length.

Payment will only be made if the scarring is still visible 12 months after the occurrence of the **dental trauma**.

Hospitalisation

The maximum period for which PPIL will pay benefits as a result of **dental trauma** is 365 days.

Redundancy

The amount PPIL will pay each month for Dental Care Plan membership fees will be limited as follows:

- Up to £15.00 for a Dental Care Plan which only covers you
- Up to £60.00 for a Dental Care Plan which covers you and your dependants (please see policy document for the definition)

The maximum number of payments PPIL will make is 12.

.....

This policy is subject also to certain exclusions. The main exclusions are:

Dental Trauma

- The first part of each claim. (Different amounts apply to internal and external trauma. Please see policy document for details).
- Minor damage or normal wear and tear.
- Damage to dentures (except if being worn at the time of the dental trauma).
- For internal trauma, damage to any part of a natural tooth that has previously been restored in any way, including but not limited to fillings and damage to all prostheses, including implants more than 5 years old.

- You may make only one claim for any one incident of dental trauma. (See Section 1 of the policy document "What is not covered").

Emergency Callout

- The first £25 of each claim.
- Treatment costs recoverable under any other insurance policy.
- A claim which occurs when you have been permanently residing outside the UK for more than 90 consecutive days. (See Section 2 of the policy document "What is not covered").

Hospitalisation

- The first 24 hours of each period of hospitalisation is not covered. (See Section 4 of the policy document "What is not covered").

Oral Cancer

- Oral cancer diagnosed within 90 days of your joining the Dental Plan.
- Oral cancer which is not the primary site of cancer.
- Oral cancer for which you underwent investigations prior to your joining the Dental Plan.
- Oral cancer associated with HIV or any related sickness (including AIDS).
- Conditions and cancers considered to be pre-malignant or having no potential for spreading.
- Oral cancer resulting from chewing of tobacco or alcohol abuse.

(See Section 5 of the policy document "What is not covered").

Redundancy

You will not be covered if:

- You are self-employed, employed through a temporary employment agency or if you elect to take voluntary redundancy.
- Your unemployment arises from the expiry of a fixed term contract or if you were under notice of redundancy when you joined the Dental Care Plan.
- Your employment ceases due to grounds of ill health.
- For any period of unemployment which occurs as a regular feature of your job or occupation.
- If you become unemployed within the first six months after you joined the Dental Care Plan unless you had been continuously employed in the six months immediately prior to your redundancy.

(See Section 6 of the policy document "What is not covered").

General

No benefits will be paid for injury or treatment arising from:

- participation in sports which carry a higher than average likelihood of dental injury
- participation in a criminal act; abuse of alcohol or drugs or an accident whilst under the influence of alcohol and drugs (unless such use is as prescribed by a doctor for a condition other than drug or alcohol addiction); deliberate self-inflicted injuries or misuse of your teeth
- 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.

(See Section "GENERAL EXCLUSIONS that apply to all Sections" of the policy document).

Duration

This is a monthly contract.

This policy ends:

- At midnight on the last day of the month of the last month your premium is collected; or
- If you pay your premium annually, at midnight on the last day of the month after one whole year and for any period for which payment of the premium is accepted; or
- When cancelled by us under the terms of the policy.

Review

You may need to review this policy from time to time to make sure it continues to meet your needs.

Cancellation

You have a right to cancel this policy any time within 30 days from the date on which your policy is issued.

Claims

You can notify us of a claim by calling 01691 684128, or by writing to Practice Plan Limited, Kempthorne House, Park Avenue, Oswestry, Shropshire SY11 1AY.

Customer Care

Whilst Practice Plan Insurance Limited make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. In such circumstances and if your complaint relates to the actual policy of insurance, please contact Practice Plan Insurance Limited:

...in writing Practice Plan Insurance Limited
80 Mill Street
Qormi
QRM 3101
Malta

...by phone (+356) 2380 8650

If you are still unhappy following the receipt of Practice Plan Insurance Limited's final response, you may be entitled to refer it to the Consumer Complaints Manager (Malta).

Please refer to your policy document for our full complaints policy and procedures as well as alternative redress channels.

Making a complaint will not affect your right to take legal action.

Compensation Scheme

Should Practice Plan Insurance Limited be unable to meet its liabilities, no compensation scheme is available.