

Welcome to your Dental Policy

This is your Emergency Treatment Dental Plan Policy. . Please read it now and then keep it somewhere safe.

The Policy, your application and the schedule should be read together and form the contract of insurance.

For any help or advice please contact Our Dental Team on Quality Plan (NI)

Underwritten by Professional Travel Insurance Company Limited.

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Definition of Terms

We have defined below words or phrases used throughout this policy. To avoid repeating these definitions please note that where these words or phrases appear they have the precise meaning described below unless otherwise stated.

Accident/Dental Injury	Injury caused by an unexpected direct external impact to an Insured Person's teeth and gums (this includes damage to dentures whilst being worn).
Commencement Date	The date shown on the Policy when Cover under this Policy commences.
Cosmetic Treatment	Treatment not necessary to maintain oral health and which is solely for the purpose of improving the Insured Person's appearance.
Cover	Cover for Treatment and benefits subject to the terms and conditions of this policy.
Date of Entry	The date when an Insured Person was included under this policy.
Dental Services	The Dental Services described in this Policy.
Dentist	A fully qualified dental practitioner registered with the General Dental Council or any other person properly qualified and authorised to perform the Dental Services.
Emergency Treatment	Dental Services or supplies provided for the immediate relief of severe pain, trauma, swelling or bleeding of an Insured Person by a Dentist not being the Insured Person's registered Dentist or associated with the Policyholder's dental practice where the emergency occurred more than 40 miles from the Insured Person's home.
Implant	A titanium root-shaped fixture designed to integrate with the bone, to replace the root of a tooth and support the replacement tooth.
Insured Person	A person who is a registered patient of the Policyholder resident in the United Kingdom or Republic of Ireland and for whom the appropriate premium has been paid and whose name has been forwarded to Professional Travel Insurance Company Limited in accordance with the terms of this Policy.
In-Patient	An Insured Person who is admitted to hospital and stays for a period of at least 24 hours for the sole purpose of receiving treatment on the recommendations of a Specialist.
Oral Cancer	A malignant (invasive) tumour inside the mouth.
Orthodontics	Treatment undertaken by a Dentist for the prevention and correction of irregularities of the teeth.
Period of Cover	The Period of Cover set out following the registration and acceptance of an Insured Person on the Emergency Treatment Dental Plan.
Policyholder	The Dentist or dental surgery covered under from this Policy from whom we receive and accept a premium and monthly bordereau in respect of their Insured Persons.
Policy	This contract being our contract with the Policyholder providing the Cover as detailed in this booklet. The application forms part of the policy and must be read together with this document (as amended from time to time).
Review Date	1 st April each year.

*Definitions of Terms
continued.....*

Specialist	A registered medical or dental practitioner who holds or has held a position in the NHS and is registered on the appropriate specialist list of the General Medical Council or the General Dental Council.
Treatment	Dental Services or supplies described in this booklet which are clinically necessary for the maintenance and/or restoration of the oral health of an Insured Person provided that such services are: a) provided by a Dentist; b) provided in accordance with accepted standards of dental practice; c) received by an Insured Person during a Period of Cover.
United Kingdom	This comprises England, Scotland, Wales, Northern Ireland, The Channel Islands and the Isle of Man.
We/Our/Us/Insurer	Professional Travel Insurance Company Limited.

Cover

The purpose of this policy is to provide an Insured Person with Dental Services as described hereafter during the Period of Cover for treatment of dental conditions by a Dentist at a dental surgery. We will pay benefits up to the maximum value shown provided that such treatment is received by the Insured Person during the Period of Cover.

Section 1 - Emergency Treatment Benefits

If an Insured Person requires and receives Emergency Treatment outside a 40 mile radius from the Insured Person's registered dental practice and the treatment is administered by a Dentist who is neither the Insured Person's registered Dentist nor associated with the Insured Person's dental practice We will pay up to the following specified limits for temporary dental treatment up to £400 per incident, subject to a maximum of £800 per policy year.

ITEM

- a) Examination and report to include all necessary smoothing and polishing of teeth and treatment of sensitivity - up to £32 per incident
- b) Radiographs - up to £24 per incident
- c) Fillings – per tooth
 - i. Amalgam – small (1 surface) up to £40
 - ii. Amalgam – medium (2 surfaces) up to £60
 - iii. Amalgam – large (3+ surface) up to £75
 - iv. Composite – small (1 surface) up to £65
 - v. Composite – medium (2 surfaces) up to £80
 - vi. Composite – large (3+ surfaces) up to £95
- d) Extraction of up to 2 teeth - £50 per tooth
- e) Root extirpation to include dressing and any associated treatment of acute infection
 - i. 1 canal up to £70
 - ii. 2 canals up to £80
 - iii. 3 or more canals up to £95
- f) Treatment of acute infection (not associated with endodontic therapy) to include incising of abscesses, treating infected sockets and prescriptions - up to £25 per incident
- g) Investigation and dressing - first tooth up to £25. Per tooth thereafter up to £ 10
- h) Re-cement crown or inlay - up to £26 per item
- i) Re-cement bridge - up to £39 per bridge
- j) Construction and fitting of Temporary crown - up to £52 per crown
- k) Construction and fitting of Temporary bridge - up to £105 per bridge
- l) Arrest of abnormal haemorrhage including aftercare and associated suture removal - up to £35 per incident

Section 1 Benefits continued.....

- m) Removal of sutures placed by another practitioner - up to £22 per incident
- n) Adjustment to denture - up to £24 per incident
- o) Repair of denture - up to £41 per incident
- p) Any other temporary Emergency Treatment not otherwise specified under this policy up to £56 per incident
- q) Repair or adjustment of orthodontic appliance - up to £47 per incident
- r) Evening, weekend and Bank Holiday call-out fees where treatment is provided outside the treating Dentist's normal surgery hours up to £140
Benefit is also payable in the event of the Emergency Treatment being administered by the Insured Person's registered dental practice or any dental practice within a 50 mile radius of the Insured Person's registered dental practice.

Exclusions to Section 1

- 1 Dental Treatment administered by the Insured Person's registered dental practice or any practitioner covering for or acting on behalf of the Insured Person's registered dental practice or any dental practice within a 40 mile radius of the Insured Person's registered dental practice, other than in respect of 'r' above.
- 2 Permanent treatment.

Section 2 - Accident Treatment Benefits

For the costs of dental treatment (including prescription charges) received by the Insured Person in connection with a dental injury which occurs after the Commencement Date. We will pay up to the following specified limits for permanent treatment (including appropriate temporary coverage) up to a maximum of £10,000 per dental injury. Treatment must be carried out by the Insured Person's registered Dentist unless in an emergency.

Please see the definition of Emergency Treatment as earlier.

ITEM

- a) Examination and report to include all necessary smoothing and polishing of teeth and treatment of sensitivity - up to £38 per incident
- b) Radiographs - up to £28 per incident
- c) Crowns
 - i. Porcelain jacket - up to £300 per unit
 - ii. Ceramic bonded - up to £390 per unit
- d) Metal bonded porcelain crown - up to £345 per unit
- e) Bonded metal/porcelain bridgework - up to £330 per retainer up to £290 per pontic
- f) Full metal crown - up to £330 per unit
- g) All metal bridge work - up to £300 per retainer up to £305 per pontic
- h) Zirconia crown – up to £425 per unit
- i) Zirconia bridge – up to £425 per unit
- j) Laboratory constructed adhesive bridge - up to £225 per retainer up to £235 per pontic
- k) Laboratory constructed adhesive facing or veneer - up to £320 per unit
- l) Permanent denture
 - i. acrylic - up to £365 per denture
 - ii. metal - up to £480 per denture
- m) Temporary denture following tooth loss where required up to £165 per incident
- n) Laboratory made temporary bridge following tooth loss (where required)
 - i. up to £105 for up to 3 units
 - ii. £30 per additional unit
- o)
 - i. Root canal treatment incisor - up to £165 per incisor
 - ii. Root canal treatment canine - up to £165 per canine
 - iii. Root canal treatment premolar - up to £295 per premolar
 - iv. Root canal treatment molar - up to £370 per molar
- p) Emergency and other treatment following dental injury not otherwise specified – up to £460 per incident

Conditions to Section 2

Where treatment involves replacing any crown, bridge facing, veneer or denture, benefit shall be paid according to the cost of a replacement of similar quality within the limits of the policy.

Where Implants are clinically required We will pay towards the costs of Implants up to the value of the equivalent bridgework within the specified benefit limits.

Exclusions to Section 2

- 1 We will not be liable for Treatment directly or indirectly consequent upon:
 - (i) Injury caused by foodstuffs (including foreign bodies therein) in the course of consumption;
 - (ii) normal wear and tear;
 - (iii) injury whilst participating in contact sports including but not limited to Boxing, Martial Arts, Rugby, Hockey and Gaelic Games unless appropriate mouth protection is worn;
 - (iv) injury caused otherwise than by direct extra-oral impact;
 - (v) damage which is not apparent within seven days of the date of impact resulting in dental injury;
 - (vi) damage to dentures occurring other than whilst being worn.
- 2 We will not pay for any costs incurred by Insured Person more than 18 months after the date of Accident where a member is older than 16 years of age at the time of the Accident.
- 3 We will not pay for any costs incurred by Insured Person more than 4 years after the date of Accident where a member is younger than 16 years of age at the time of the Accident.

Section 3 – Hospital Benefit

If an Insured Person is admitted to hospital as an In-Patient as a result of a dental condition, we will pay £60 for each complete 24 hours the Insured Person remains in hospital under the care of a Specialist up to a maximum of £600 per incident.

Exclusions to Section 3

- 1 No payment will be made under this section if a payment is made under section 4 - Oral Cancer.
- 2 We will not pay for more than ten days of hospital benefit during any Period of Cover.

Section 4 – Oral Cancer

If an Insured Person is diagnosed with Oral Cancer We will pay the Insured Person as follows:

- i A lump sum of £1,000 if the Insured Person is under 75 years of age at the date of diagnosis.
- ii Treatment costs up to £12,000 following the diagnosis of Oral Cancer.

We will only pay this sum for Oral Cancer once the Insured Person has been referred to a Specialist by their general practitioner, or Dentist.

Conditions to Section 4

- 1 benefit under this section will only be paid once per Insured Person and thereafter cover under the policy will cease and no refund of premium will be payable by us
- 2 benefit under this section in respect of the Insured Person will only be paid when Oral Cancer is diagnosed by a Specialist in cancer treatment within the United Kingdom

Exclusions to Section 4

This section does not cover:

- 1 Oral Cancer diagnosed before or within 90 days of when You were first provided with Oral Cancer cover by Us or for which tests or consultation began within those 90 days, even if the diagnosis was not made until later;
- 2 cancer or tumours of the throat or any other cancers;
- 3 Oral Cancer which is related in any way to an HIV infection or AIDS;
- 4 Oral Cancer resulting from chewing tobacco products (including beetlenut juice) or from prolonged alcohol abuse;
- 5 Reimbursement for any charges or fees including charges for consultation or tests for invasive/non-invasive tumours;
- 6 any cancer resulting from failure to follow medical advice;
- 7 persons aged over 75.

General Exclusions

In respect of all sections, benefits will not be available for:

- a) Treatment which a Dentist is unable to provide due to circumstances beyond the control of such Dentist and/or Professional Travel Insurance Company Limited;
- b) services or supplies which are not described in this policy;
- c) Cosmetic Treatment;
- d) Services, supplies or drugs which are experimental in nature, or not normally supplied by a dental practice;
- e) Dispensing and providing prescription drugs (unless they are antibiotics needed for Emergency Treatment);
- f) Orthodontics;
- g) Any treatment resulting from self inflicted injury;
- h) Any charges for the completion of the claim form or the submission of a claim;
- i) Dental implants and all costs associated with the preparation and fitting of such devices;
- j) Any costs associated with the administration of general anaesthetics;
- k) Charges incurred by the Insured Person resulting from broken appointments;
- l) Any treatment which was prescribed, planned, diagnosed as necessary or is currently taking place at the Commencement Date;
- m) Treatment, care or repair to teeth, gums, mouth or tongue in relation to "mouth jewellery";
- n) Damage caused by toothbrushing or other oral hygiene procedures;
- o) Injury whilst participating in contact sports including but not limited too Boxing, Martial arts, Rugby, Hockey and Gaelic Games unless appropriate mouth protection is worn;
- p) Costs recovered from any other insurance policies;
- q) Reimbursement for travelling expenses or telephone calls;
- r) Mouthguards, gum shields or any other dental appliances unless in conjunction with a dental injury.

General Conditions

The following conditions apply:

1. Compliance with Policy Terms

Our liability under this policy will be conditional upon each Insured Person complying with its terms and conditions and the Policyholder paying or agreeing to pay the premium to Us

2. Change of Risk

The Policyholder must inform Us, as soon as reasonably possible, of any changes relating to Insured Persons (such as address or other personal details) which affect information given in connection with the application for Cover under this Policy

3. Policy Duration and Payment

- a) The Policy shall be for one year and may be continued subject to the terms in force at the time of each Review Date
- b) If the Insured Person obtains cover after the Commencement/Review Date, the period of cover shall be for the period up until the following Review Date and annually renewable thereafter
- c) The premium payable shall be that prevailing generally at the Commencement Date or if later, the appropriate Review Date
- d) The premium payable may be changed by Us from time to time. However, this Policy will not be subject to any alteration in payment rates generally introduced until the next Review Date

General Conditions continued.....

4. Cancellation

- a) Your Policy will be cancelled if You or any Insured Person no longer meet the eligibility criteria of the Dental Plan
- b) This Policy will be cancelled automatically upon non-payment of the Premium
- c) Whilst we shall not cancel this Policy because of eligible claims made by any Insured Person We may at any time terminate an Insured Person's Cover or subject his/her Cover to different terms if he/she or the Policyholder has at any time;
 - i) misled Us by mis-statement or concealment;
 - ii) knowingly claimed benefits for any purpose other than as are provided for under this policy;
 - iii) agreed to any attempt by a third party to obtain unreasonable financial gain to Our detriment;
 - iv) otherwise failed to observe the terms and conditions of this Policy or failed to act with utmost good faith.
- d) If We cancel the Policy or any Insured Person's cover We shall give You 30 days notice sent by first class post to Your last known address. If We do so, You may be entitled to a proportionate refund of premium.

5. Claims Procedure

- a) It is a condition of the policy that all claims are accompanied by a fully completed claim form or a fully itemised printed receipt from the Dentist administering treatment detailing:
 - i. treatment administered and date of treatment
 - ii. fully itemised fee breakdown
 - iii. Dentist's registration details and practice address.The completed form and/or receipts should be return to Quality Plan (NI).
- b) Reimbursement is available only if the Treatment is provided by a Dentist.
- c) If Treatment costs are likely to exceed £1,000 the Insured Person or Policyholder as appropriate must call Quality Plan (NI). Telephone: (02891) 467720. To obtain Our prior approval.
- d) If any benefit is provided or any payment is made under this Policy as a result of an action by a third party then the Insured Person must:
 - i give Us full details of the potential claim against a third party;
 - ii allow Us to pursue any loss under this policy at Our expense;
 - iii help Us to take legal action if We ask the Insured Person to.

6. Claims Notification

All claims must be notified (and supporting documentation supplied) within 60 days of the date of completion of a course of treatment. We will not be liable in respect of any claim notified late unless You provide an explanation for the delay satisfactory to Us.

7. Hospital Benefit

The Insured Person must obtain at their own expenses from their Dentist confirmation of the period of hospitalisation and if requested, any further information to confirm the validity of the claim.

8. Overseas Emergency Treatment - Claims Procedure

Subject to condition 7 above if an Insured Person requires Emergency Treatment when abroad they should simply obtain the Emergency Treatment needed and ask for the invoice to be written in English and on return to the UK forward it to Quality Plan (NI).. Any fees for the translating of foreign documents into English for the purposes of claims settlement or administration shall be charged to the Insured Person. Claim reimbursement will be in Sterling at the equivalent UK benefit scale using the exchange rate in force at the date of the claim settlement.

9. Accidents - Claims Procedure

Subject to condition 7 above in the event of the Insured Person needing Treatment following an Accident or a sports injury, the Insured Person must inform Quality Plan (NI) Telephone (02891) 467720. Within 15 days of the Accident or as soon as reasonably possible. We may require confirmation of the Accident and Treatment before agreeing to any extra reimbursements necessary.

General Conditions continued.....

10. Arbitration

When there is a dispute over the amount to be paid for a claim under this Policy, the dispute must be referred to an arbitrator to be agreed between You and Us in accordance with the law at the time. When this happens, a decision must be made before You can take any legal action against Us.

11. Alteration

We may alter any of the terms of this policy at any Review Date. Details of the change will be advised to You at such time.

12. Fraudulent or Unfounded Claims

If any claim under this policy is in any respect fraudulent or unfounded all benefit paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable by Us.

13. Other Insurance

If there is any other insurance covering any of the same benefits You must disclose or procure that the relevant Insured Person discloses the same to Us. We shall not be liable to pay or contribute more than Our rateable proportion.

14. Waiver

Waiver by Us of any term or condition of this policy will not prevent Us from relying on such term or condition afterwards.

15. Settlement of Claims

All settlements will be made by cheque made payable to the Policyholder.

Your Right to Complain

We have every reason to believe that You will be totally satisfied with the Policy. However, should You have any concern relating to the Policy or Our service, please write quoting the policy number together with full details of Your complaint to:

The General Manager
Quality Plan (NI)
Signal Business Centre, 2 Innotec Drive, Balloo Road
Bangor
Co Down
Northern Ireland
BT19 7PD

If You are not satisfied with the manner in which Your complaint has been dealt, You may ask Professional Travel Insurance Company Limited's Representative to review Your case without prejudice to Your rights in law. The address is:

Professional Travel Insurance Company Ltd's Representative
Insurance House
Prisma Park
Berrington Way
Basingstoke
Hampshire
RG24 8GT

Your Right to Complain continued.....

If You are still not satisfied you can ask the Financial Ombudsman Service (which is entirely independent) at the address below to review Your case without effecting Your right to take legal action;

Insurance Ombudsman
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON, E14 9SR
Tel: 0845 080 1800

Please note that the Financial Ombudsman Service will not consider Your complaint until You have received a final decision from Professional Travel Insurance Company Ltd.

Compensation Arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that the Insurer does not have enough money to pay a valid claim. The FSCS can pay up to £2,000 for the first part of Your claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements are available from the FSCS.

Applicable Law

This contract shall be governed by and construed in accordance with English Law unless:

- i. You and the Insurer agree otherwise; or
- ii. At the date of the contract You are resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man,

in which case (in the absence of agreement to the contrary) the law of that country will apply.

Professional Travel Insurance Company Limited. Registered in Gibraltar No. 33927
Registered Office: Suite 935, Europort, P.O. Box 793, Gibraltar
Professional Travel Insurance Company Limited are regulated in Gibraltar by the
Financial Services Commission (www.fsc.gi) and are a member of the Association of British Insurers
and the Financial Ombudsman Service