



Information About

**PRACTICE PLAN LIMITED
OUR SERVICES AND YOUR
POLICY SUMMARY**

Standard

Statement of Demands and Needs

The Practice Plan Insurance Limited (PPIL) Worldwide Dental Trauma and Emergency Callout Insurance policy meets the demands and needs of those wishing to ensure that they have cover towards treatment costs arising from dental injuries and dental emergencies. Your policy details are set out in your Certificate of Insurance.

Our Services

We will provide you with information only on the products of PPIL. 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.

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

Our Regulator

We, Practice Plan Limited of Cambrian Works, Gobowen Road, Oswestry, Shropshire SY11 1HS are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 309945.

Our permitted business is arranging and administering contracts of general insurance. You can check this on the Financial Conduct Authority Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Our Insurance Product

We can only offer Worldwide Dental Trauma and Emergency Callout Insurance underwritten by Practice Plan Insurance Limited (PPIL).

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

The Insurer

The Worldwide Dental Trauma and Emergency Callout Insurance policy is underwritten by PPIL, a company limited by shares and incorporated in Malta. Its head office is The Hedge Business Centre – Level 3, Triq ir-Rampa ta' San Giljan, Balluta Bay, St Julian's STJ 1062, Malta. PPIL is authorised to conduct general insurance business by the Malta Financial Services Authority (MFSA) and regulated by the Financial Conduct 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) 2144 1155.

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.

Statement of Price

A total premium of 68p per month and for the Initial Period, as defined in the Certificate of Insurance, for Dental Membership Plan patients or a total premium of £9.65 per annum for Registration and Insurance Scheme patients is payable for the Worldwide Dental Trauma and Emergency Callout Insurance.

Premiums include Insurance Premium Tax at the prevailing rate (excluding residents in the Isle of Man). There may be other taxes that will not be payable through us.

Premiums can be changed in the circumstances specified in the Certificate of Insurance by providing you with 30 days' notice.

Summary of Worldwide Dental Trauma and Emergency Callout Insurance Policy

This section is a summary only and does not detail the full terms and conditions of the policy. The full terms and conditions can be found in the Certificate of Insurance. The Certificate is available from your dental practice, or upon request from the Administrator by calling 01691 684128.

Cover

This policy provides cover in the event of:

1. Dental Trauma
2. Emergency Callout and Emergency Temporary Treatment
3. Permanent Facial Disfigurement
4. Hospitalisation
5. Oral Cancer
6. Redundancy (not included in the Registration and Insurance Scheme, or if you are self-employed)

| SIGNIFICANT BENEFITS, LIMITATIONS AND EXCLUSIONS | |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DENTAL TRAUMA | |
| Benefits | <ul style="list-style-type: none">• 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. |
| Limitations | <ul style="list-style-type: none">• The amount PPIL will pay will depend on the treatment. Your policy sets out the financial limits for each treatment (see Table of Benefits in Section 1 of your policy).• The maximum that PPIL will pay is £10,000 for any one incident of dental trauma.• Prior authorisation must be obtained if the treatment costs exceed £200.• You may only make one claim for a single course of treatment per incident of dental trauma.• For adults, treatment must be completed within two years of the date of the dental trauma.• For children, treatment of a dental injury must be completed within five years from the date of the dental trauma or when the child turns 18, whichever is the later. |
| Exclusions - You are not covered for: | <ul style="list-style-type: none">• The first £25 of each claim.• A dental injury caused by a foodstuff (including foreign body in food or drink).• Minor tooth damage or normal wear and tear.• Damage to dentures (except if being worn at the time of the dental trauma).• Dental treatment previously prescribed, diagnosed or planned at the time of the dental trauma. |

Continued overleaf...

| EMERGENCY CALLOUT AND EMERGENCY TEMPORARY TREATMENT | |
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| Benefits | <ul style="list-style-type: none"> If you incur emergency callout costs in respect of pain relief or dental trauma, PPIL will repay those costs (subject to certain limits). |
| Limitations | <ul style="list-style-type: none"> The amount PPIL will pay will depend on the treatment. Your policy sets out the financial limits for each treatment (see Table of Benefits in Section 2 of your policy). Emergency temporary treatment costs incurred outside the United Kingdom up to a claim limit of £460 per incident. The maximum that PPIL will pay is £920 per year. |
| Exclusions - You are not covered for: | <ul style="list-style-type: none"> The first £25 of each claim. A claim for any incident which occurs when you are residing outside the United Kingdom for more than 90 consecutive days. Treatment received during normal working hours (8.00 am to 6.00 pm, Monday to Friday), provided by any of the following: <ul style="list-style-type: none"> Your registered dentist. Another dentist at the same practice. A dental practice within a 15 mile radius of your registered practice. Permanent treatment. Should permanent treatment be necessary, cover will be paid at the equivalent temporary limit. Any subsequent treatment required after the initial appointment. |
| PERMANENT FACIAL DISFIGUREMENT | |
| Benefits | <ul style="list-style-type: none"> PPIL will pay a specified amount to you if you suffer permanent facial disfigurement as a result of dental trauma. |
| Limitations | <ul style="list-style-type: none"> The amount PPIL will pay is subject to financial limits and will depend on the extent of scarring (see Section 3 of your policy for details). |
| Exclusions - You are not covered for: | <ul style="list-style-type: none"> Scarring that is not visible 12 months from the date of the incident. |
| HOSPITALISATION | |
| Benefits | <ul style="list-style-type: none"> 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. |
| Limitations | <ul style="list-style-type: none"> The amount PPIL will pay is limited to a maximum of 365 days. Where multiple injuries are sustained, we will only pay for the period of hospitalisation that relates directly to the dental trauma. |
| Exclusions - You are not covered for: | <ul style="list-style-type: none"> The first 24 hours of each period of hospitalisation. Subsequent hospitalisation in respect of the same dental trauma. |

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| ORAL CANCER | |
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| Benefits | <ul style="list-style-type: none"> 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. |
| Exclusions - You are not covered for: | <ul style="list-style-type: none"> Oral cancer which first manifests itself and/or is diagnosed within the first 90 days from the date you signed the Agreement or for which investigations or diagnosis have been made prior to joining the Dental Membership Plan. Oral cancer directly or indirectly associated with Human Immunodeficiency Virus (HIV) or any related sickness including Acquired Immune Deficiency Syndrome (AIDS). Benign or pre-malignant conditions, cancer in situ or other non-invasive conditions which are considered by your expert medical specialist to have no potential for spreading from one part of the body to another. Oral cancer attributable to the smoking or chewing of tobacco products or betel nuts and/or alcohol abuse. A recurrence of the same oral cancer, either at the same site or in a different location in the oral cavity. |
| REDUNDANCY | |
| Benefits | <ul style="list-style-type: none"> PPIL will pay your continuing Dental Membership Plan 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, provided that you can demonstrate that you are actively seeking employment. |
| Limitations | <ul style="list-style-type: none"> Benefit will be payable for each complete 30 day period of total unemployment subject to a maximum fee payable for a single Dental Membership Plan of £15 per member per month for a single membership or a maximum of £60 per month for multiple Dental Membership Plan payments on behalf of you and your dependants. You will only be entitled to make a further claim under this Section if six months have elapsed since the last payment was made by us for a previous period of redundancy. |
| Exclusions - You are not covered for Redundancy if: | <ul style="list-style-type: none"> You have elected to join a Registration and Insurance Scheme Plan. You are self-employed, or employed by a temporary employment agency. Your unemployment ceases due to ill health. You elect to take voluntary redundancy. You have not been in continuous employment for the six months prior to the date of your redundancy. |
| GENERAL EXCLUSIONS | |
| <p>These General Exclusions are applicable to all Sections of your policy document.</p> <p>You are not covered for:</p> | <ul style="list-style-type: none"> Participation in contact sports (including training) and activities which carry a higher than average likelihood of dental injury. Participation in a criminal act; abuse of alcohol or drugs or an accident while 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); or self-inflicted injuries. Participation in war and/or similar military and other activities, or involvement in terrorism. The effects of radiation. Routine dental treatment costs, and costs recoverable from other insurance policies. |

Claims

You must provide notice of a claim by calling 01691 684128, or by writing to Practice Plan Limited, Cambrian Works, Gobowen Road, Oswestry, Shropshire SY11 1HS within 60 days of the insured event.

Holding Client Money

Practice Plan will hold monies received in respect of the Insurance as agent of PPIL ('Risk Transfer') within a statutory trust account for which it goes through a due diligence process to select an approved bank for the purposes of client money.

Practice Plan will withdraw any commission due once the relevant premium has been paid to PPIL and has the right to retain any interest earned on money placed within the trust account.

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 Membership Plan and Registration and Insurance Scheme – if you cancel your policy, your membership of your Dental Membership Plan or Registration and Insurance Scheme will automatically be cancelled at the same time.

Duration

This is an automatically renewing monthly policy, which shall continue until such time as your Dental Membership Plan is cancelled.

Review

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

Customer Care

Whilst PPIL 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, if your complaint relates to the sale or claims handling of the insurance product, then please contact us:

In writing... Practice Plan Limited
Cambrian Works
Gobowen Road
Oswestry
Shropshire SY11 1HS

By phone... 01691 684128

If your complaint relates to the actual policy of insurance, please contact PPIL:

In writing... The Hedge Business Centre
Level 3
Triq ir-Rampa ta' San Giljan
Balluta Bay, St Julian's
STJ 1062
Malta

By phone... (+356) 2342 3000

If you are still unhappy following receipt of our final response, you can refer to the Financial Ombudsman Service (as below) or to The Consumer Complaints Manager, Malta Financial Services Authority, who will review your case on an independent basis. Their contact details are:

In writing... The Financial Ombudsman Service
Exchange Tower
London E14 9SR

By phone... Tel: 0800 023 4567

In writing... The Consumer Complaints Manager
Malta Financial Services Authority
Notabile Road
Attard
BKR3000
Malta

By phone... (+356) 2144 1155

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, to the extent this applies to business in the United Kingdom, we are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS website, please go to www.fscs.org.uk

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

Practiceplan

The business of dentistry

Part of the WESLEYAN Group

Practice Plan Limited

Cambrian Works, Gobowen Road
Oswestry, Shropshire SY11 1HS

Tel: 01691 684128

Email: insurance@practiceplan.co.uk
www.practiceplan.co.uk

*Authorised and regulated by the
Financial Conduct Authority for the conduct
of insurance mediation activities.*