

Supplementary Insurance Policy Summary

This is a brief description of your Supplementary 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 enclosed policy document. The policy document is also available from your dental practice. The Supplementary Insurance is underwritten by ACE European Group Limited and is administered by DPAS Limited, both of which are authorised and regulated by the Financial Services Authority. DPAS is an agent of ACE and acts only for ACE in the arrangement of the Supplementary Insurance.

The Supplementary 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/maxillo facial surgeon and a cash benefit payable following the diagnosis of mouth cancer.

Policy Duration

The Supplementary Insurance is a monthly contract, which continues for as long as you continue to pay your monthly premiums. You should review and update your cover periodically to ensure it remains adequate.

Cancellation

If you decide within 14 days of receiving the policy document that this insurance does not meet your requirements, you may return the policy document to DPAS for cancellation. A full refund of any premium paid will be allowed, provided no claims have been made. As the Supplementary Insurance is an integral part of the dental plan, cancellation of the insurance will automatically cancel your membership of the dental plan.

How to make a claim under the Supplementary Insurance

A completed Claim Form, together with any necessary supporting documentation, should be submitted to the Insurance Department at DPAS as soon as possible (see also "How To Make A Claim" within the enclosed policy document). Claim Forms are available either from your dental practice or DPAS (see Useful Contact Details). If you need to discuss your claim at any stage, please contact DPAS.

How to make a complaint in connection with the Supplementary Insurance

If you are dissatisfied with the service provided in relation to the Supplementary Insurance, or if you feel an incorrect decision has been made, please contact The Insurance Department at DPAS (see Useful Contact Details). If you are still not satisfied, please contact the Accident & Health Customer Service Manager at ACE, providing your name, address and policy details. ACE is a member of the Financial Ombudsman Service, so if your complaint still remains unresolved, you are entitled to approach the Financial Ombudsman for assistance. A leaflet explaining its procedure is available on request from ACE. These complaint procedures do not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (see Useful Contact Details).

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 document)
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 document)
Out of hours consultation for dental emergency or dental injury	Pays a call out charge 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 document)
Hospital cash benefit	Pays a benefit per night when staying overnight in hospital under the care of a dental or oral/maxillo facial surgeon (see section 3 of the policy document)
Mouth cancer benefit	A benefit payable when first diagnosed by a qualified dentist or doctor (see section 4 of the policy document)

What are the main exclusions of the Supplementary Insurance?	Where can I find more information?
Dental injuries: i) where the need for treatment does not become apparent within one week of the injury incident; ii) resulting whilst participating in boxing or rugby unless appropriate mouth protection is worn	Section 1 of the policy document
Implants	Section 1 of the policy document
Permanent treatment in a dental emergency	Section 2 of the policy document
Emergency treatment provided by your own dentist or a dentist/specialist acting on your dentists behalf	Section 2 of the policy document
Mouth cancer diagnosed before joining the dental plan	Section 4 of the policy document

Useful Contact Details

DPAS Limited, Place Farm Courtyard, Court Street, Tisbury, Wiltshire SP3 6LW (Tel: 01747 873230 Fax: 01747 871806 Email: insurance@dpas.co.uk)
 ACE European Group Limited, 200 Broomielaw, Glasgow G1 4RU (Tel: 0845 8410056 Fax: 01293 597376 Email: A&Hcustserv.complaints@ace-ina.com)
 Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Tel: 0845 080 1800 Fax: 02027 9641001 Website: www.financial-ombudsman.org.uk)
 Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN Fax: 020 7892 7301

wotton dental clinic



wotton dental care plans

Tim Esau BDS (Bristol)
 Fiona Evered BDS (Bristol)

43-45 Long Street
 Wotton-Under-Edge
 Gloucestershire
 GL12 7BX

P: 01453 844428
 E: smile@wottondentalclinic.org
 W: www.wottondentalclinic.org

wotton dental care plans



Whether you are a new or an existing patient, we hope that this leaflet will provide you with information about the practice. If you have any further questions please ask the reception staff.

Our aim is to put our patients needs first in the dental care we provide. This demands time and a caring approach in a friendly environment. We are committed to improving our skills and keeping abreast of the changes in modern dentistry through regular attendance at postgraduate lectures and seminars.

At Wotton Dental Clinic we believe that prevention is better than the cure. By encouraging preventive techniques we help you to understand how to maintain the health of your mouth and keep it free from tooth decay and gum disease.

Key benefits include:

- Preventative care for long term dental health
- Flexible monthly payments
- **No** registration fee
- **No** requirement to be 'dentally fit' before joining
- Dental accident and emergency cover
- 10% discount on treatment fees
- Supplementary Insurance

Consultation Plan: £4.25 per month

- One examination and consultation per year
- Oral hygiene instruction
- Routine x-rays
- 10% discount* off all other treatments
- UK and Worldwide dental emergency cover with 24-hr helpline
- Supplementary Insurance (see policy overleaf)

* excluding dental implants

Preventive Plan: £11.77 per month

As Consultation Plan but with:

- Two detailed examinations and consultations per year
- Two scale and polishes per year

Enhanced Plan: £17.36 per month

As Preventive Plan but with:

- Four scale and polishes per year

How do I join?

Joining a plan is very simple. All you have to do is complete a direct debit mandate and registration form and your cover will be effective from the start of the next month. If you find you ever wish to end the agreement you can do so simply by giving us one month's notice. Naturally, if amounts due to us are not paid for two months in a row, we may terminate the arrangement.

If you have any questions, or would like to request further information, please do not hesitate to contact our reception staff who will be happy to help you.

Any treatment is excluded from our plans but can be carried out at your convenience on a private basis.

What happens if I have an emergency?

If you have an unexpected emergency such as a dental accident or toothache, please ring one of the following emergency numbers:

At home: 01453 8444228

Away from home in the UK: 0800 525631

Overseas: +44 1747 820841 – when the dental helpline will endeavour to find an English-speaking dentist to assist you.

Supplementary Insurance

The Supplementary Insurance is arranged by our plan administrators DPAS Limited (DPAS) acting as agent for the insurers ACE European Group Limited (ACE). DPAS does not charge a fee for this. DPAS only offers the Supplementary Insurance provided by ACE and does not offer any advice or personal recommendations about ACE products. DPAS is authorised and regulated by the Financial Services Authority (Reg. No. FRN315179) and its permitted business is arranging contracts of general insurance – see www.fsa.gov.uk/ register for details.

How do I claim under the Supplementary Insurance?

If you are away from home and have to see a dentist in an emergency, you should receive the temporary treatment necessary to render you in a comfortable condition. Please pay that dentist and ask for a written receipt and details of the treatment carried out. On your return home, you should complete a Claim Form and submit this to DPAS.

We will help you to complete a Claim Form should you need treatment for a dental injury. If the treatment is likely to cost more than £225 (and thus require prior authorisation from DPAS) we will provide a costed treatment plan. An assessment by an independent dentist may be requested before this permanent treatment is authorised.