

Dental Insurance

Insurance Product Information Document



Company: Bupa Insurance Limited

Product: Dental Cover 20 Policy

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation and/or the membership guide. Full terms and conditions of the policy are contained in the membership guide which you will receive after your purchase. It is important you read this document carefully.

What is this type of insurance?

Dental insurance is designed to provide cash-back towards the cost of preventative and restorative dental treatment, treatment of dental injury as a result of an external impact, emergency dental treatment to alleviate pain and the diagnosis of oral cancer and treatment for primary oral cancer.



What is insured?

Cover is available for individuals and family members.

- ✓ Preventative dental treatment in the UK of up to £150 per person, per policy year
- ✓ Restorative dental treatment in the UK. We contribute 75% towards the cost of your restorative dental treatment up to £700 per person, per policy year
- ✓ Emergency dental treatment to alleviate pain, worldwide cover of £600 per policy year, consisting of three emergencies up to £200 each
- ✓ Dental Injury from an external impact, worldwide cover of up to £5,000 per person, per policy year
- ✓ The diagnosis of oral cancer is fully covered when using a fee-assured consultant in a partnership facility
- ✓ Treatment of primary oral cancer is fully covered when using a fee-assured consultant in a partnership facility



What is not insured?

- ✗ Cosmetic treatment or any restorative dental treatment that is assessed by our dentist as not clinically necessary
- ✗ Pre-existing conditions
- ✗ Surgical implants
- ✗ Fissure sealants
- ✗ Mouthguards
- ✗ Orthodontic treatment
- ✗ Dental consumables such as toothbrushes, mouthwash and dental floss
- ✗ Antibiotics, painkillers or other prescription charges for restorative dental treatment
- ✗ Dental injury whilst participating in a physical contact sport such as rugby or boxing
- ✗ Dental treatment care or repair to gums, teeth, mouth or tongue in connection with mouth jewellery
- ✗ Dental treatment resulting from or related to a self-inflicted injury



Are there any restrictions on cover?

- ! Restorative dental treatment, emergency dental treatment or dental injury treatment in the waiting period when you first join the policy
- ! Restorative dental treatment received or planned at your first dental examination if you have not had a dental examination in the 24 months before you join the policy
- ! Any oral cancer treatment not in a partnership facility or with a fee-assured consultant
- ! Oral cancer treatment for cancer of the tonsils or the salivary glands
- ! Oral cancer that was diagnosed, or for which you had symptoms or investigations before your cover start date or during the first 3 months following the cover start date
- ! Dental injury before the cover start date of the policy

Other restrictions apply, see full terms and conditions.



Where am I covered?

- ✓ Great Britain, Northern Ireland the Channel Islands and the Isle of Man for preventative and restorative dental treatment, and primary oral cancer treatment
- ✓ Worldwide cover for Emergency dental treatment and Dental injury treatment



What are my obligations?

Obligations at the start of the contract:

- You must pay your premiums on or before the date they are due
- You must be a UK resident

Obligations during the term of the contract:

- You must tell us of any changes in your or your dependants' address

Obligations in the event that a claim is made:

- You are responsible for paying any amount above your benefit limit
- Claims should be submitted to us as soon as possible and within 12 months of the treatment date
- You must provide any information we require to assess your claim, including medical information and original receipts (as required)
- You must obtain pre-authorisation for any primary oral cancer claims and treatment must be carried out with a fee assured consultant in a partnership facility



When and how do I pay?

- Monthly by Direct Debit
- Annually by Cheque or Credit/Debit Card



When does the cover start and end?

- The term of the contract is 12 calendar months
- Your policy will be renewed automatically and payment taken, unless you choose not to continue
- You can find your policy start and end date in your membership certificate



How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made. After this period, you can cancel your policy, or your dependants' cover, at any time
- To cancel call us on **0800 010 383**, we may record or monitor our calls, or write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

For people with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. We also offer documents in Braille, large print or audio.