

Notification of change. Important information. Changes to your Dental Choice insurance policy.



We have made some changes so your product is simpler and easier to understand. These will apply when your cover renews on or after **1st December 2026**.

This document is designed to help you understand these changes and should be read alongside your policy guide and membership certificate which together set out the full details of how your dental insurance works.

New look policy guide

We've redesigned our policy guide to make it simpler and easier to read and understand. You can now search the document online to make it easier to find the information you need.

Preventive dental treatment

We've increased the **Routine examination** benefit allowances across all levels of cover.

	Current allowance	Increased to
Choice 1	£30	£35
Choice 2	£40	£45
Choice 3	£50	£55
Choice 4	£60	£70
Choice 5	£70	£80

We've increased the **Scale and Polish** benefit allowances across Choice 1 to 4.

	Current allowance	Increased to
Choice 1	£30	£40
Choice 2	£45	£50
Choice 3	£55	£60
Choice 4	£65	£70

Changes to your X-rays cover

We've increased the **X-rays** benefit allowances across levels all levels of cover.

	Current allowance	Increased to
Choice 1	£6	£15
Choice 2	£8	£25
Choice 3	£10	£30
Choice 4	£12	£40
Choice 5	£15	£45

To make things simpler, we've changed how we describe X-rays and scans. '**Small X-ray, including bitewing or intraoral**' will change to '**X-rays**'. '**Other dental X-rays or scans**' will change to '**Dental scans**'.

Restorative Dental Treatment

We've made changes to the **Inlay and Onlay** and **Porcelain Veneer** benefits.

We've increased the benefit allowance and changed it from a 'per tooth, per course of treatment' benefit to an annual allowance, benefiting most customers who claim for treatment.

	Inlay/Onlays	
	Current allowance	New Benefit
	Paid per tooth	Paid as annual benefit allowance
Choice 1	£125	£200
Choice 2	£175	£300
Choice 3	£260	£400
Choice 4	£350	£500
Choice 5	£375	£600

	Porcelain veneers	
	Current allowance	New Benefit
	Paid per tooth	Paid as annual benefit allowance
Choice 1	£215	£300
Choice 2	£240	£400
Choice 3	£270	£500
Choice 4	£390	£600
Choice 5	£425	£700

We're combining the **Crowns and Bridges benefits** into a single benefit with an annual allowance. A Bridge is made up of crowns which have been joined together. By combining these, whichever approach is used by your dentist, the reimbursement is the same.

Post for crowns, and any repairs to a bridge or crown are now covered from this benefit up to your allowance.

		Current allowance	New Allowance
Choice 1	Crowns	£210 per tooth	£425 per policy year
	Bridges	£425 per course of treatment	
Choice 2	Crowns	£250 per tooth	£600 per policy year
	Bridges	£600 per course of treatment	
Choice 3	Crowns	£325 per tooth	£750 per policy year
	Bridges	£750 per course of treatment	
Choice 4	Crowns	£480 per tooth	£900 per policy year
	Bridges	£900 per course of treatment	
Choice 5	Crowns	£500 per tooth	£1,100 per policy year
	Bridges	£1,100 per course of treatment	

Repairs to dentures will now be covered from the **Denture** benefit. We also now cover dentures which are lost or stolen up to your **Denture** benefit allowance.

We've increased the mouthguard benefit on Choice 1 to £85 per policy year.

Emergency treatment benefit

We've improved the Emergency treatment benefit across all levels of cover by increasing how much we pay per emergency. We've reduced how many emergencies you can claim for. You can now claim:

	Current allowance	Increased to
All levels of cover	£250 per for each emergency. Up to 4 emergencies Up to £1,000 for each policy year	£500 for each emergency. Up to 2 emergencies Up to £1,000 for each policy year

NHS treatment

If you have NHS dental treatment, you no longer need claim under the specific treatment types. We'll now pay for your NHS dental treatment in full up to the NHS limit.

Other changes to your cover

What is and isn't covered - Repairing and restoring your teeth and gums - Restorative treatment

We removed the 'Antibiotics, painkillers, or other prescription charges' exclusion. These are now covered when prescribed by your dental professional.

We've removed the 'Replacement of dentures which have been lost or stolen' exclusion. These will now be covered by your policy.

What is and isn't covered - Straightening and aligning your teeth - Orthodontic treatment

We've expanded cover under 'Space maintainer for children aged 18 or younger' to 'Cover for specialist dental devices for children aged up to 18, that help guide how their teeth and jaws grow, including space maintainers, palatal expanders, aligners and thumb sucking appliances.'

What is and isn't covered - Treating an injury

We've changed the 'Dental treatment for an injury that happened while taking part in a physical contact sport if you weren't wearing a mouthguard supplied and fitted by a dental professional' to 'Dental treatment for an injury that happened while taking part in physical contact sport if you weren't wearing a mouthguard, and a recognised sporting body for that sport recommends wearing of a mouthguard.'

How we use and protect your information - Privacy notice - in brief

We have updated this section with a shorter, more concise summary of how we use and protect your information. We have also included a link to our full privacy notice should you wish to view the privacy notice in full.