

product information
DentalCare

cover for dental fees



universal
provident



the information provided in this summary is key information you should read.

- The summary does not contain the full terms and conditions of your DentalCare policy. The full terms and conditions can be found in the policy document.
- The underwriter for this insurance is Personal Assurance Plc.
- The policy pays benefit in the event of your incurring expenses as a result of your undergoing dental treatment for acute dental conditions.

Significant Benefits	Significant Exclusions & Limitations	Policy Reference
Total amount payable for emergency treatment	£5,000 per person per year	Policy Document – Table of Benefits
Total amount payable for non-emergency treatment	£1,000 per person per year	Policy Document – Table of Benefits
The following benefits apply to both emergency and non-emergency treatment		
New crowns (including laboratory fees)	£175 per tooth (maximum of 2 teeth per person per year)	Policy Document – Table of Benefits
New bridge work	£175 per tooth (maximum of 3 teeth per person per year)	Policy Document – Table of Benefits
New inlays and onlays	£150 per tooth (maximum of one tooth per person per year)	Policy Document – Table of Benefits
Root treatment	£50 per canal (maximum of 3 teeth per person per year)	Policy Document – Table of Benefits
New fillings	£20 per filling (maximum 2 fillings per person per year)	Policy Document – Table of Benefits
Implant	£500 per person per year	Policy Document – Table of Benefits
Tooth wear	£250 per person per year (only covered once you have been insured by this policy for five continuous years)	Policy Document – Table of Benefits
Extraction	£100 per person per year	Policy Document – Table of Benefits
Apicectomy	£75 per tooth	Policy Document – Table of Benefits
New dentures	£125 (maximum of 2 teeth per person per year)	Policy Document – Table of Benefits
Impacted wisdom teeth	£150 per tooth (only covered once you have been insured by this policy for two continuous years)	Policy Document – Table of Benefits

The following benefits apply to both emergency and non-emergency treatment		
	<p>This policy does not cover any claims relating to:</p> <ul style="list-style-type: none"> • Abfractions and abrasion. • Damage caused by accidental impact more than 12 months after the impact. • Repair or replacement of crowns, bridges, inlays, onlays and dentures unless resulting from accidental external impact. • Conditions relating to alcohol, drug and substance abuse. • Renewal or replacement of existing fillings. • Damage to dentures other than whilst being worn. • Certain sports injuries (including professional sports). • Chronic conditions. • Orthodontic or periodontal treatment. • Cosmetic treatment. • Experimental procedures or drugs. • Pre-existing dental conditions. • Routine examinations, monitoring, tests or cleaning. • Self-inflicted injury. • Drugs, medicines or dressings obtained on prescription (NHS or private). • Treatment outside of the UK. • Pandemics. • War risks. • Chemical and nuclear contamination. 	Policy Document – Exclusions
	Pre-authorisation – all treatment for implants and tooth wear, together with treatment where the cost is estimated to exceed £500 must be pre-authorized by Universal Provident Limited.	Policy Document – Table of Benefits and Conditions
	Non-emergency treatment – cover for non-emergency treatment is not provided until your dentist has completed and returned your Certificate of Dental Health, which is sent to you with your policy document.	Policy Document – Exclusions
	Dental Check-ups – you must have regular check-ups with your dentist at not less than 12 monthly intervals.	Policy Document – Conditions
Eligibility	DentalCare is available to persons resident in the United Kingdom (other than the Channel Islands and Isle of Man), aged 18 to 74 years old.	

your right of cancellation

If for any reason you decide not to accept this insurance you have 14 days from the later of the date you receive the policy documents or the date on which your cover starts to return them to Universal Provident Limited at the address shown below and confirm you wish to cancel the cover. A full refund of any premium paid will be made and your application for insurance will be void. If you do not exercise your right to cancel the cover your policy will remain in force and all premiums will be payable in accordance with the terms of the policy.

duration of cover

DentalCare provides 12 months of cover as long as your premiums are paid and up to date, and is renewable every year.

claims

If you believe you have a claim under this policy you should notify Universal Provident Limited on 0800 668 1312*.

complaints procedure

We always aim to provide a first class standard of service. However, if we have fallen short of this and you have a complaint, you should contact our Managing Director at the address shown below. Please give us your full name and address and your policy or claim number. Full details of our Complaints Procedure are available on request.

The Managing Director
 Universal Provident Limited
 John Ormond House
 899 Silbury Boulevard
 Central Milton Keynes MK9 3XL
 Telephone: 0800 668 1321*

If you are still not satisfied you may ask the Financial Ombudsman Service to review your complaint, without affecting your right to take legal action, by contacting:

Financial Ombudsman Service
 Exchange Tower
 London E14 9SR
 Telephone: 0800 023 4567

Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the Scheme if we or the underwriter of DentalCare cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

additional information

English law

The parties to the contract may choose the law applicable to it. The contract will be subject to English law unless otherwise agreed.

Statement of Demands and Needs

Universal Provident's DentalCare policy meets the demands and needs of those people who wish to ensure that they will be reimbursed for the costs incurred in respect of dental treatment.

documents

This document and all other documentation relating to your policy with Universal Provident are only available in the English language. This document is available in larger print on request.

data protection

We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. We may also seek information from other insurance companies to check the answers you have provided. You may have a right of access to, and correction of, information that we hold about you.

Some of the information we collect about you may be classified as 'sensitive' – that is, information about physical or mental health, lifestyle activities and ethnic origins. Data protection laws impose specific conditions in relation to sensitive information, including the need to obtain your explicit consent before we process the information.

Occasionally access may be granted to other companies within Personal Group to enable them to bring to your attention products and services complementary to Universal Provident's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to the minimum, non-sensitive, non-medical, information necessary for the purpose.

fraud prevention & detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
 - Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - a) Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - b) Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
 - c) Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
 - Undertake credit searches and additional fraud searches.
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John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

Tel: 0800 668 1321* Fax: 0845 120 1027

Visit us at: www.universalprovident.co.uk

Universal Provident Limited is an Appointed Representative of Personal Assurance Services Limited which is authorised and regulated by the Financial Conduct Authority and is a wholly owned subsidiary of Personal Group Holdings Plc. Personal Group is a trading name of Personal Group Holdings Plc.

*Universal Provident Limited may monitor or record calls to ensure a consistent level of service.

Universal Provident Limited, registered in England and Wales No. 2950642.
Registered address, John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

