

DENCOVER DENTAL INSURANCE COVER

This policy summary does not contain the full details of your policy; these can be found in the policy document

Who is the insurer?

Red Sands Insurance Company (Europe) Limited ('Red Sands') provides the dental cover as set out in your policy document.

Who is the administrator?

The scheme is administered by Direct Group Limited ('Direct Group') on behalf of Red Sands Insurance Company (Europe) Limited.

Are you eligible for this cover?

You are eligible for cover if, at the start date, you are permanently residing in the United Kingdom and aged between 18 and 65 years of age.

What happens if I take out cover and then change my mind?

You may cancel this policy by writing to Dencover Customer Service Department, Direct House, White Rose Way, Doncaster, South Yorkshire DN4 5NU within 14 days of the start date or the date you receive your document if this is later, provided no benefit has been paid you will be refunded any premium paid. You may then cancel at any time by giving 30 days notice of cancellation but no refund of premium will be payable.

What cover does this policy provide?

Dencover Dental Insurance provides benefits for you and your family (up to a maximum of 4 children) for a wide range of dental care and treatment costs. The main benefits of this Dental Insurance Cover are:

| | Benefits and Percentage of Costs Covered | Maximum Claim Value Per Person Per Claim | Maximum Claims Per Person Per Policy Year |
|-----|---|--|---|
| (i) | Private Treatment costs <i>We will reimburse you the treatment costs of the following procedures:</i> | | |
| | Examination | £22.50 | 2 |
| | Peri Scale (Scale and polish) | £22.50 | 2 |
| | X-Ray | £6.00 | 2 |
| | Filling 75%, up to maximum claim value | £58.00 | 3 |
| | Crown 75%, up to maximum claim value | £175.00 | 2 |
| | Bridge 75%, up to maximum claim value | £220.00 | 1 |
| | Mouth Guard 75%, up to maximum claim value | £25.00 | 1 every 3 years |
| | Root Canal 75%, up to maximum claim value | £105.00 | 1 |
| | Simple Extraction 75%, up to maximum claim value | £30.00 | 2 |

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|---|---|--------------------------------|---------|---|
| | Surgical Extraction | 75%, up to maximum claim value | £45.00 | 1 |
| | Dentures (as an alternative to a bridge only) | 75%, up to maximum claim value | £220.00 | 1 |
| <p>NHS Claims</p> <p>We will reimburse <i>you</i> in full the NHS treatment costs <i>you</i> have paid to <i>your dentist</i>, subject to the maximum number of claims applicable to each procedure listed above.</p> <p><u>Important Information</u></p> <p>If <i>you</i> make a claim for NHS charges and any part of <i>your</i> treatment falls outside of the NHS treatment guidelines, this treatment must be invoiced at the full private cost. This will be administered as a private claim subject to the maximum treatment costs and percentage of costs detailed above.</p> | | | | |

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|-------|--|--|------|---|
| (ii) | Emergency Dental Treatment | | £500 | 1 |
| | United Kingdom cover for <i>emergency dental treatment</i> | | | |
| (iii) | Emergency Dental Treatment | | £500 | 1 |
| | Worldwide cover for <i>emergency dental treatment</i> | | | |
| (iv) | Accidental Injury | | £500 | 2 |
| | Dental treatment following an <i>accidental injury</i> | | | |
| (v) | Oral Cancer | <p>We will reimburse <i>you</i> up to £5,000 for treatment costs associated with <i>oral cancer</i>, subject to the following conditions:</p> <ul style="list-style-type: none"> • the <i>oral cancer</i> must be diagnosed by a qualified <i>doctor</i> who is licensed to practise in the <i>United Kingdom</i>; • the benefit will only be paid for treatment given by a <i>consultant</i>, who is recognised as a specialist in cancer treatment, within the 12 months immediately following the date of diagnosis; and • the benefit will only be paid for one course of treatment. Once <i>you</i> have claimed for a course of treatment for <i>oral cancer</i> this cover ends. | | |

What am I NOT covered for under this policy?

Red Sands will not pay for:

- any dental treatment which was prescribed, planned or is currently taking place at the start date;
- any treatment (with the exception of dental examinations, peri scale and x-rays and any *accidental injury*, *emergency dental treatment*) that is identified as being medically necessary within 90 days of the *start date*, whether or not the treatment is carried out during this period;
- any treatment that is identified as being medically necessary at your first examination by a dentist if you have not been examined by a dentist in the 12 months immediately preceding the start date;
- any amount in excess of the benefit limit;
- costs the insurer considers are not reasonable and necessarily incurred;
- damage arising from, traceable to or caused by a pre-existing condition;
- damage caused whilst participating in any professional, semi-professional or contact sport, including training, unless the appropriate mouth protection was being worn;
- loss of or damage to dentures unless they are being worn;
- damage caused by any self-inflicted injuries or willful exposure to danger; or

Please see the Exclusions section of the policy for further details.

How long does the policy run for?

Cover under the policy will end on the earliest of the following dates:

- the date the policyholder reaches 80 years of age;
- the date either the policyholder or the insurer cancels the contract;
- 1 month after the policyholder fails to pay the premium on the date it is due; or
- the date of the policyholder's death.

Please note this is a monthly renewable policy. It shall be renewed automatically every month for which the premium is received and accepted by us, until cover otherwise ends as detailed above.

How do you make a claim?

To make a claim you must contact the Dencover Claims Department, Direct House, White Rose Way, Doncaster, South Yorkshire DN4 5NU, telephone **0845 123 1078** telling us you want to make a claim.

How do you complain?

If you wish to make a complaint please contact the Customer Services Manager, Direct House, White Rose Way, Doncaster, South Yorkshire, DN4 5NU, telephone 0845 123 1078 who will then pass it onto the relevant complaints handler.

If you remain dissatisfied, you may then refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800.

Would I receive any compensation if the insurer were unable to meet its liabilities?

If Red Sands is unable to meet their obligations to you under this contract, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information may be obtained from the Financial Services Compensation Scheme at 7th floor Lloyd's Chambers, Portsooken Street, London E1 8BN or on their website: www.fscs.org.uk.

Other Important Information

Red Sands is registered in Gibraltar under number 87598 and has a registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, Gibraltar and is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Red Sands is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers (ABI).

Direct Group is authorised and regulated by the Financial Services Authority and appears in the Financial Services Authority's (FSA) Register under register number 307332. Direct Group is a private company limited by shares incorporated in England under registered number 02461657.

English Law applies to this policy unless you have asked for another law and we have agreed to this in writing before the start date.

In accordance with the Disability Discrimination Act 1995 we are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

A copy of Red Sands and Direct Group's complaints procedures are available on request from the addresses above.