

**keyfacts**

**POLICY SUMMARY**

This summary is a brief description of your Dental Injury and Insurance, which is underwritten by ACE European Group Limited. It does not contain the full terms and conditions, which are enclosed on a separate document.

**What is this Insurance?**

This policy provides you with cover towards costs incurred as a result of dental accidents and emergencies. It includes cover towards the costs of temporary dental treatment as a result of a dental emergency when away from home or abroad, and cover towards permanent dental treatment following a dental injury. It also covers payment of out-of-hours fees to dentists when 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 in the event of diagnosis of mouth cancer.

Full details of the benefits and their limits, cover and payable terms are enclosed, or are available from your practice.

**What if I have a complaint?**

If you are dissatisfied with the service we have provided in relation to this dental Injury & Emergency Insurance, or if you feel we have made a wrong decision, please contact DPAS Ltd on 01747 820810. If you are dissatisfied with the outcome of the investigation, you can ask the Financial Ombudsman Service to consider your complaint.



Benefits	Cover	Notes
Treatment following dental injury	Up to £10,000	per calendar year of assist with the cost of treatment after a dental accident. Treatment limits apply
Temporary emergency dental treatment in the UK and abroad	Up to £666 per year. Up to £333 per incident	Payment towards temporary emergency treatment when away from your own dentist. Treatment limits apply
Out of hours consultation for dental emergency or dental injury	yes	Pays a call out charge to a dentist who opens their surgery to treat you in a dental emergency (weekends, Bank Holidays and 8pm to 8am weekdays)
Hospital Cash Benefit	yes	£65 a night when staying overnight in hospital under the care of a dental or oral/maxillo facial surgeon
Mouth Cancer Benefit	yes	£1,000 payable when first diagnosed by a qualified dentist or doctor

What are the main exclusions of the Supplementary Insurance?	Where can I find more information
Dental injuries 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

Administered by DPAS Limited

Accident and emergency insurance cover is underwritten by ACE European Group Limited DPAS is an appointed representative of ACE European Group Limited, which is authorised and regulated by the Financial Services Authority

10/05



**WIGMORE DENTAL MEMBERSHIP PLANS**

Gives you the benefits of ongoing preventive care and enables you to budget for your dental costs.

**WIGMORE DENTAL CLINIC**

8a Wigmore Park Wigmore Lane Luton LU2 9TA  
01582 404567 or 455744

## WIGMORE DENTAL MEMBERSHIP PLANS

We have many patients with many different needs. In response to this we have set up our own dental plans which we feel will suit the vast majority of our patients. All patients will need to join a scheme in order to become a Practice member.

Our promise to our members is that they will receive the best care we can deliver. We will always see registered patients with a dental problem within 24 hours of them speaking to us. All children (under 18 years) of Practice members will be treated free of charge.

*Our aim is to provide a high quality service to you, with an emphasis on the prevention of dental problems. This should lead to a lower need for treatment.*

*Our motto – Prevention is better than cure.*

### How do the Wigmore Dental Membership Plans operate?

In return for a regular monthly payment you will have access to all the routine services we normally provide within the Practice.

You may pay this annually if you choose.

Please see the individual plan details for the benefits that apply with each plan.

### How do I join?

Joining is very simple.

If you are a new patient, we will carry out an assessment. Any treatment required must be completed prior to joining one of our Care Plans. If you are an existing patient your dentist will recommend a Plan level for you based upon your dental history.

You will need to complete a direct debit mandate and your insurance cover will be effective from the start of the next month.

If you wish to end the agreement you can do so by giving us one months notice. We will advise you at least two months before our year-end of any change in your monthly payment for the following year.

## WIGMORE DENTAL MEMBERSHIP PLANS

(revised October 2005)

### CARE PLAN ONE

- One detailed examination per year
- One scale and polish
- One year guarantee on all treatment
- Emergency and out of hours cover for pain relief
- UK & Worldwide Emergency dental cover with 24 hour helpline
- Accidental dental injury (external) cover up to £10,000
- Free care for children

ONLY  
**£5.65**  
Per Month

### CARE PLAN TWO

- Two detailed examination per year
- One hygiene visit – includes scaling and stain removal
- Free dental x-rays and dental scans
- 20% discount on all treatment
- Free three year guarantee on all treatment
- Emergency and out of hours cover for pain relief
- UK & Worldwide Emergency dental cover with 24 hour helpline
- Accidental dental injury (external) cover up to £10,000
- Free care for children

ONLY  
**£10.95**  
Per Month

### CARE PLAN THREE

- Two detailed examinations per year
- Two hygiene visits – includes scaling and stain removal
- Free dental x-rays and dental scans
- 25% discount on all treatment
- Free three year guarantee on all treatment
- Emergency and out of hours cover for pain relief
- UK & Worldwide Emergency dental cover with 24 hour helpline
- Accidental dental injury (external) cover up to £10,000
- Free care for children

ONLY  
**£14.95**  
Per Month

### Exclusions

*Treatment requiring referral to consultants or specialists is excluded. The 3 years guarantee may not be applicable in rare situations. Patients will be advised of this in advance.*

### Plan comparison table

Benefit	Plan 1 £5.65	Plan 2 £10.95	Plan 3 £14.95
One annual examination	✓	✓	✓
2nd annual examination	-	✓	✓
Scale and Polish	✓	-	-
One annual hygiene appt	-	✓	✓
2nd annual hygiene appt	-	-	✓
All X-Rays & Scans	-	✓	✓
Treatment discount*	0%	20%	25%
Extended 3 yrs guarantee*	-	✓	✓
Emergency cover*	✓	✓	✓
Worldwide Insurance*	✓	✓	✓
Care for children*	✓	✓	✓

\*items not available to pay as you go patients

### Accident & Emergency Cover

If you have an unexpected emergency, such as an accident or toothache, then in normal circumstances you should call the Practice for advice.

However, if you are away from home, membership of a plan allows you to call the dental helpline, who will put you in touch with a dentist who can help. What is more, if you are overseas when you need help, the dental helpline will endeavour to find an English-speaking dentist to assist you. Emergency telephone numbers will be shown on your registration card.

### How do I claim under the insurance?

If you are away from home and need to see a dentist in an emergency, you should receive the temporary treatment necessary to render you in a comfortable condition. You pay that dentist and ask for a written receipt and details of treatment carried out. On your return home, we will help you complete a claim form and forward this to DPAS.

We will also help you fill in a claim form should you need treatment for a dental injury. If the treatment is likely to cost more than £175 (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.

For details of the accident and emergency insurance policy summary, please see overleaf. Full cover details are enclosed.

**To register please come to our Practice reception and speak to our friendly staff. Alternatively please telephone us for further assistance.**



