

Insurance Product Information Document

Company: Unum Limited, trading as Unum Dental

Product: Dental insurance policy

Unum Dental is a trading name of Unum Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unum Limited is on the Financial Services Register Firm reference number: 110408. Unum Limited is incorporated in England under company number 00983768. Our registered office is at Milton Court, Dorking, Surrey, RH4 3LZ.

This is a summary of the important information you should know about the dental cover we provide. Full details, such as the information you should know before and after you enter into a contract with us, can be found in the policy document on our website:

<https://www.unum.co.uk/dental-continuation>

What is this type of insurance?

Your policy provides cover against the cost of dental treatment. Your annual limit, and the amount of money you could receive, depends on which plan (Radiant or Clear) you have, and on the level of cover you choose. The maximum amount you can claim is listed in your policy benefit schedule. You can find the correct benefit schedule on our website: <https://www.unum.co.uk/dental-continuation>.



What is insured?

You may claim for:

- ✓ Routine examinations and x-rays
- ✓ Scale & polish with a dentist or hygienist
- ✓ Fillings, extractions, dentures, crowns, root canal and bridges
- ✓ Dental implants (for our Radiant plan, available on cover levels 4 and 5)
- ✓ 100% NHS dental charges
- ✓ Overnight hospital stays
- ✓ Accident/injury treatment
- ✓ Child orthodontics (insured children only)
- ✓ The cost of Personal Protective Equipment (PPE)
- ✓ Mouth cancer (a one-off payment claimable by an insured person in their lifetime under this policy)



What is not insured?

We will not pay any claim for:

- ✗ Cosmetic treatment
- ✗ Treatment relating to pre-existing mouth cancer conditions
- ✗ Prescription fees
- ✗ Dental implants on cover levels 1, 2 and 3 of our Radiant plan
- ✗ Orthodontics for insured adults
- ✗ Costs associated with overnight hospital stays in the Republic of Ireland (RoI)?
- ✗ Any treatment which is carried out before the start of your policy, or after it ends



Are there any restrictions on cover?

- ! Cover levels and annual policy limits apply. Please check the benefit schedule carefully before applying.
- ! There is a maximum payment for each insured treatment, up to the overall annual limits of your policy.
- ! Your children are covered under this policy, providing they are not married and up to the age of 25. The benefit amounts detailed in your benefit schedule are shared between all children added to your policy.
- ! Treatment must be completed and paid for in full before your claim can be processed and reimbursed



Where am I covered?

- ✓ This policy covers you for insured treatments anywhere in the world



What are my obligations?

You must:

- Apply within 30 days of the end of your cover with the employer who provided your dental insurance benefit.
- Be 18 years or older and permanently living in the UK.
- Pay the agreed premium each month in return for the cover we provide.
- Take reasonable care to answer all the questions honestly and to the best of your knowledge.
- Notify us immediately of any changes to your information that may affect your policy and or premium and ensure we have up-to-date contact information for you at all times.
- Include proof of payment with each claim you make.
- Submit claims within 12 months of the completion of your last treatment in any course. We reserve the right to decline claims submitted after 12 months.



When and how do I pay?

Premiums must be paid monthly by Direct Debit.



When does the cover start and end?

Your cover will start on the 1st of the month after we have received your application e.g. if we receive and process your application on the 12th May, your cover will start on the 1st June.

Your policy will automatically renew on the Policy Renewal Date and will continue until your policy is cancelled by you or us, as permitted by the policy terms and conditions. Your Policy Renewal Date will appear on your policy schedule once on cover.

We will provide you with all your policy renewal details approximately 30 days' prior to your Policy Renewal Date. If you choose not to renew your policy, you can opt out of your automatic renewal in any of the following ways:

By e-mail: dental@unum.co.uk

By letter: Unum Dental, Milton Court, Dorking, Surrey RH4 3LZ

By phone: 020 7265 7111

We reserve the right to review and change your premiums and will provide you with all details prior to your Policy Renewal Date giving you 30 days' notice in advance of any change in writing.

We may choose not to renew the policy by giving you 30 days' notice in advance in writing of your Policy Renewal Date.

Any insured child over the age of 25 or who is married during your Period of cover shall be removed from the policy effective as of the Policy Renewal Date.



How do I cancel the contract?

In the 14 days after you receive your policy schedule (the cooling-off period), you may cancel the policy by contacting us. We will refund any premium you have paid, provided no claim has been made.

You can cancel your cover after the 14-day cooling off period by giving us 30 days' notice in any of the following ways:

By e-mail: dental@unum.co.uk

By letter: Unum Dental, Milton Court, Dorking, Surrey, RH4 3LZ

By phone: 020 7265 7111.

If you have made a claim during the insurance period and want to cancel, you must pay us the remainder of a full year's premium (from the date the policy is cancelled to the end of the period of cover shown on the policy schedule). You should contact us to arrange the payment of the premiums due.

unum.co.uk/dental-continuation

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