

Insurance Product Information Document

Insurer: Unum Limited, trading as Dencover

Product: Dencover Boost dental insurance

Dencover 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 Conduct Authority 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 Dencover Boost dental insurance 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 Dencover Boost Policy Terms and Conditions and the Benefit Schedule, which are available on our website.

What is this type of insurance?

This policy provides cover against the cost of insured dental treatment up to the maximum amounts listed in the Benefit Schedule. The amount of reimbursement that you receive depends on the treatment that you have claimed for and the plan that you have chosen.



What is insured?

We will cover you and any additional insured persons named on your Policy Schedule for the following dental treatment while covered under this policy:

- ✓ NHS Dental Treatment Charges for the region in which treatment is received, is covered on all plans,
- ✓ Examinations,
- ✓ Scaling with the dentist or hygienist,
- ✓ X-rays,
- ✓ Fillings & root canal treatments,
- ✓ Extractions,
- ✓ Major treatment for example implants, crowns, bridges & dentures,
- ✓ Child orthodontics (on applicable plans),
- ✓ Adult orthodontics (on applicable plans),
- ✓ Overnight hospital stays primarily related to dental treatment,
- ✓ Accidental injury treatment,
- ✓ Emergency call out charge,
- ✓ Personal Protective Equipment ("PPE"), and
- ✓ Mouth cancer – one-off payment claimable by an insured person in their lifetime under this policy.

Claim, Qualifying Periods and annual policy limits apply. Please read the Benefit Schedule carefully before purchasing cover.



What is not insured?

We will not pay any claim made for any of the following:

- ✗ Treatment arising from or caused by a pre-existing medical or dental condition, injury or illness before the Policy Start Date,
- ✗ A pre-existing diagnosis of mouth cancer,
- ✗ Treatment which was identified, started or completed during any applicable Qualifying Period, including treatment for mouth cancer,
- ✗ Treatment carried out before the Policy Start Date and after the policy ends,
- ✗ Cosmetic treatment,
- ✗ Prescription charges and missed appointment fees,
- ✗ Treatment for your teeth, gums, mouth or tongue in connection with 'mouth jewellery', and
- ✗ Injury caused to your teeth, gums or mouth during any type of hospital procedure.



Are there any restrictions on cover?

- ! Treatment must be completed and paid for in full before your claim can be assessed.
- ! We apply a maximum annual benefit amount for each insured treatment and a maximum reimbursement of 80% of the cost of major treatment.
- ! A Qualifying Period of up to 60 days applies to some treatments unless we inform you otherwise.
- ! Claims for veneers and adult orthodontics require pre-authorisation approval before receiving treatment.
- ! If you choose to cancel your policy or remove an insured person from the policy, we will apply a 12 month exclusion period during which you or the removed person will not be able to start a new Dencover dental insurance policy from the date the cancellation takes effect.



Where am I covered?

- ✓ You can visit any dentist you like, including those located outside of the United Kingdom, for dental treatment.



What are my obligations?

You must:

- Be aged 18 years or older and permanently living in the UK,
- Pay the agreed premium each month in return for the cover we provide,
- Notify us immediately of any changes to your information or information relating to any insured person that may affect your policy and or premium and ensure Dencover have up-to-date contact information for you at all times, and
- Provide us with all information to the best of your knowledge and in an honest manner.

When making a claim you should:

- Provide us with the information that we need to assess the claim properly,
- Include an itemised proof of payment in English 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, and
- Notify us if you have a policy with another insurer and wish to make a claim for the same treatment.



When and how do I pay?

Premiums must be paid by Direct Debit. If you do not pay the premiums or these policy terms and conditions are not met, we will not pay any claims you make and the policy will be cancelled.

We will collect your policy premium monthly. We will collect your first premium approximately 13 working days after you purchase the policy, we call this the "set up time".



When does the cover start and end?

Cover under the policy starts from the Policy Start Date shown on your Policy Schedule.

The policy shall automatically renew on your Policy Renewal Date and will continue until the policy is cancelled by you or us, as set out in the policy terms and conditions. We will provide you with all your policy renewal details approximately 30 days prior to your Policy Renewal Date. You may opt out of your automatic renewal following receipt of your policy renewal details before your Policy Renewal Date in any of the following ways:

- By email: info@dencover.com
- By letter: Dencover, Milton Court, Dorking, Surrey, RH4 3LZ
- By phone: 0800 180 4505



How do I cancel the contract?

You have 14 days from your Policy Start Date (otherwise known as the 'cooling-off period') to cancel the policy by contacting us. We will refund any premiums you have paid providing no claims have been made on the policy.

After the cooling-off period, you can cancel the policy at any time by giving us 30 days' notice in any of the following ways:

- By email: info@dencover.com
- By letter: Dencover, Milton Court, Dorking, Surrey, RH4 3LZ
- By phone: 0800 180 4505

We will not refund any premiums you have already paid and will also apply a 12 month exclusion period. This means that you, and any insured persons on the policy cannot take out a new Dencover dental insurance policy for 12 months from the date that the cancellation takes effect.