



DENCOVER PLUS DENTAL INSURANCE COVER

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

Who is the insurer?

Red Sands Insurance Company (Europe) Limited provides the dental coverage as set out in the policy.

Can I take out this cover?

To be eligible for this cover on the start date you must:

1. Be living lawfully in the UK; and
2. Be over 18 and not over 65 years of age; and
3. Be in work for the employer (or a relative) who is taking out this insurance.

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

You may cancel the policy by writing to the Customer Services Manager, Dencover UK Ltd, 5 St Helen's Place, EC3A 6AU within 14 days of the start date or the date you receive your documents if this is later, provided no benefit has been paid. You will be refunded any premium paid.

You may then cancel the policy at any time but if you are paying for this monthly then we will not refund any premium paid.

What cover does the policy provide?

Preventative - We will pay the sum insureds stated in the schedule if you need routine preventative care or are diagnosed with the specific conditions as set out in the policy during the period of cover.

Treatment - We will pay the sum insureds stated in the schedule if you need specific treatment as set out in the policy during the period of cover.

Unexpected - We will pay the sum insureds stated in the schedule if you have a dental emergency anywhere in the world or are diagnosed as suffering from oral cancer as set out in the policy during the period of cover.

Are there any limitations on the benefits?

We will only pay the sums insured as set out under the policy for each specific area of treatment or dental care.

Please see Section A of the policy.

What am I NOT covered for under the policy?

Benefits are not payable if your dental care or treatment results directly or indirectly from:

1. any payment in excess of the maximum treatment cost or maximum number of claims applicable for each treatment; or
2. charges outside your dentist's published pricing in accordance with the British Dental Association requirements; or
3. pre-existing conditions which you knew, or should have known, about or where you have seen, or have planned to see, a dentist at anytime in the 12 months prior to the inception of the policy; or
4. 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 of the policy;
5. any form of contact sports if you were not wearing the appropriate mouth protection; or
6. any cosmetic or elective work including implants, veneers, tooth whitening, tooth jewellery and the like; or
7. missed appointment or fees, referrals to consultants unless from an accidental injury; or
8. any injury arising from gradual bodily deterioration including normal dental wear and tear; or

Please see Section B 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 you reach the age of 70; or
- The date on which the policy is cancelled by you; or
- The date the premium is not paid when due.

Please see Section D of the policy.

How do I make a claim?

To make a claim please contact: Compass Underwriting Limited, 1-2 Crutched Friars, London. EC2N 2HT. Telephone Number: 0845 123 1078 or email: info@compassuw.co.uk

How do I complain?

Any enquiry or complaint you may have should first be notified to Dencover UK Limited, 5 St Helen's Place, London. EC3A 6AU. If they cannot resolve the issue then please contact Compass Underwriting Limited at 1-2 Crutched Friars, London. EC3N 2HT or email: complaints@compassuw.co.uk who will pass your complaint to 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 Red Sands Insurance Company are unable to meet its liabilities?

If Red Sands Insurance Company is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information may be obtained from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Other Important Information

Red Sands Insurance Company (Europe) Limited, registered in Gibraltar number 87598, with a registered office at Suite 912c, Europort, Gibraltar.

Red Sands Insurance Company (Europe) Limited is licensed and regulated by the Commissioner of Insurance under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme and the Association of British Insurers.

Compass Underwriting Limited is authorised and regulated by the Financial Services Authority under firm reference 304908. It is incorporated in England under registered number 3332314.

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, large print documentation and Braille 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 our complaints procedure is available on request from the address above.