

keyfacts[®]

Policy Summary

This summary is a brief description of your Dental Injury & Emergency 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. For a child under the age of 18 years suffering dental injury whilst enrolled as a continuing care patient, any treatment required for that particular dental injury will be covered up to the age of 18 years or up to 5 years from the date of the accident, whichever is attained later. 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 the Dental Injury and Emergency Insurance, or if you feel we have made a wrong decision, please contact DPAS on 01747 870910. If you are still not satisfied, please contact the A&H Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow G1 4RU, telephone: 0845 841 0056, facsimile: 01293 597376, email: A&Hcustserv.complaints@ace-ina.com, providing your name, address and policy details. Ace is a member of the Financial Ombudsman Service, so if your complaint still remains unresolved, you are entitled to approach the Financial Ombudsman for assistance at South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel: 0845 080 1800 Fax: 02027 964 1001 Website: www.financial-ombudsman.org.uk. A leaflet explaining its procedure is available on request. These complaints procedures do not affect your legal rights.

For how long am I covered?

Your policy continues for as long as you pay your monthly premiums.

How do I cancel?

If you ever find that you want to end the arrangement, you can do so simply by giving us one month's notice.

Benefits	Cover	Notes
Treatment following dental injury.	Up to £10,000 per calendar year.	To assist with the cost of treatment after a dental accident. Treatment limits apply.
Temporary emergency dental treatment in the UK and abroad.	Up to £844.20 per year. Up to £422.10 per incident.	Payment towards temporary emergency treatment when away from your 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 6pm 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	£1000 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

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Its contact details are: 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN Fax: 020 7892 7301.

Administered by DPAS Ltd, authorised and regulated by the Financial Services Authority. Accident and Emergency Insurance cover is underwritten by ACE European Group Limited, authorised and regulated by the Financial Services Authority.



THE 999 DENTAL CARE PLAN

a reward
for your
dedication
from...

 **CrystalClear**
DENTALSPA
(YORK)

25 Blake Street, York, YO1 8QJ

t 0800 954 9010 f 0845 296 8790 e info@crystalcleardentalspa.co.uk

www.crystalcleardentalspa.co.uk

Crystal Clear Dental Spa 999 Plan....

Ideal for you, your family and colleagues



We are delighted to offer you our 999 Dental Care Plan. This plan is a unique way of rewarding you for your care and dedication to the community. As a health professional company, Crystal Clear Dental Spa recognises and respects the work you do and would like to offer special discounts to you on our care plan. Our plan encourages regular dental care for you and your family and by attending the practice regularly we can identify any potential problems before they become troublesome. With regular visits to the dentist and hygienist there will be less treatment needed in the long term. Our plans are also a way of budgeting for your treatment as well as rewarding you with a **20% discount** on any treatments needed.

What is the difference about our plan?

The Crystal Clear Dental Spa Dental Plan ensures that your regular dental and hygiene visits are taken care of and that you will only pay for any additional treatments if they are needed. You only pay for what you need or want. Other care plans charge a monthly fee that can be in excess of what you personally require.

How do I register?

Simply ask for an application form at the reception and fill it in.

Have peace of mind for your oral health



Your Choice of Plans

All plans give:

- Guaranteed access
- Register with specific dentist
- 2 routine annual examinations inc visual oral cancer checks for adults
- Orthodontic assessment for kids
- 2 routine annual hygiene appointments
- Small X rays as required
- Oral health & dietary advice
- Supplementary Insurance including worldwide dental injury and emergency cover (see Policy Summary overleaf)
- 24 hour helpline
- Emergency out of hours cover
- **20% discount** off treatment

Discount includes:

- General dentistry, fillings etc.
- Cosmetic procedures
- Whitening procedures
- Facial procedures
- Anti wrinkle treatments and lip enhancements

Adult 999 Plan A at £10.99 per month

Adult 999 Plan B at £14.99 per month

Same as A but with four hygiene appointments

We also offer a Children's Care Plan and Family Care Plan - please ask for further details.

Here at Crystal Clear Dental Spa our range of general, cosmetic and specialist dentistry will ensure your dental needs are taken care of and your oral health is in safe hands. Whether your aspirations are to have healthy teeth and gums or a beautiful, gleaming smile, Crystal Clear Dental Spa can help you achieve your aims:

- GENERAL FAMILY DENTAL CARE
- PREVENTIVE DENTISTRY
- COSMETIC DENTISTRY
- SMILE MAKEOVERS
- TOOTH WHITENING
- PORCELAIN VENEERS
- CROWNS & BRIDGES
- WHITE FILLINGS
- FACIAL AESTHETICS
- LIP ENHANCEMENT
- BEAUTY TREATMENTS