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Providential

Dental Insurance Policy Summary

Effective from 1 May 2009



keyfacts®

As with all insurance policies, there are some **Key Facts** we need to draw to your attention so that you can make an informed decision that best matches your needs. The following pages contain a summary of the policy terms and conditions. The full terms can be found in 'A Guide to Your Policy' which you can view online at wpa.org.uk/dental or is available on request.

A visit to the dentist can be painful enough, but with dental bills becoming more and more expensive it's little surprise that people are looking for some relief. It's easy to see why it pays to have protection for both routine and preventative dental care, with the confidence that cover is available for more serious and costly accidents and injuries.

- ✓ **Your choice of dentist**
- ✓ **Routine dental treatment**
- ✓ **Injury cover**
- ✓ **Emergency cover in the UK & abroad**

We have designed Providental to be affordable. It is not a 'comprehensive' full cover dental plan but it provides a large contribution towards many common dental costs. Providental covers you whether your treatment is provided privately or by the NHS.

There's no need to submit a dental examination when applying. However, we do require that applicants and any family member(s) have visited a UK dentist for treatment or a check-up within the last 18 months.

The Benefits

What's Covered	First Steps	Level 1	Level 2	Annual limits per person
General Dental Treatment ¹	✓	✗	✓	£250 per policy year Covers 75% of treatment costs performed by a registered dental surgeon or dental hygienist in the general practice (a dentist's chair). There is a 3 month qualifying period before this cover commences.
Dental Emergencies ¹	✗	✗	✓	£1,000 per policy year (£250 per episode maximum of 4 per year) Covers 75% of treatment costs for incidents of acute pain, swelling or a dental haemorrhage requiring an emergency dental appointment. There is a 14 day qualifying period before this cover commences.
Dental Injuries ^{1, 2 & 3}	✗	✓	✓	£20,000 per policy year Covers hospital treatment under the care of a Consultant Oral/Maxillo-facial Surgeon where injury has been caused by an external blow to the face, teeth or jaw. This benefit is provided following a dental emergency appointment (see above) or attendance at an Accident & Emergency Department. Evidence of this will be required.
Defined Oral Problems ^{1, 2 & 3}	✗	✓	✓	£10,000 per policy year Covers hospital treatment under the care of a recognised Consultant Oral/Maxillo-Facial Surgeon for any of the defined conditions ⁴ .

- ✓ Covered. 75% reimbursement of bills for General Dental and Dental Emergency Treatment and 100% reimbursement for eligible Dental Injuries and Defined Oral Problems up to the annual benefit limits shown. ✗ Not covered.
- ¹ To be paid in line with The WPA Dental Schedule. Where a claim is made under the General Dental Benefit, the WPA Dental Schedule is applied to claims exceeding £120. The WPA Dental Schedule is available on request or by visiting wpa.org.uk/dentalschedule
- ² Consultant/Surgeon charges to be paid in line with customary and reasonable fees, whilst in hospital. A guideline of customary and reasonable fees is available by contacting WPA or by visiting wpa.org.uk/guideline
- ³ Also provides cover for NHS cash benefit of £200 per night, where staying overnight as an NHS patient in an NHS hospital, up to £2,000 per policy year as well as Parent & Child hospital accommodation charges for up to 10 nights per year.
- ⁴ Treatment of oral cancer including reconstructive plastic surgery, treatment of tumour of the mouth or jaw, treatment of conditions of the salivary glands, surgical removal of retained buried roots, surgery to the temporomandibular joint and treatment of bone cyst of the jaw (ie not tooth or gum cysts).

The Cost

The premiums for Providental are dependent on the level of cover you choose and your age.

Level of Cover	Age	Monthly Premium	Annual Premium
First Steps	0 - 3 years	£1.16	£13.15
Level 1	4 - 17 years	£3.84	£43.85
	18 - 49 years	£5.76	£65.76
	50 - 65 years	£7.70	£87.69
Level 2	4 - 17 years	£8.65	£98.65
	18 - 49 years	£12.98	£147.98
	50 - 65 years	£16.54	£188.53

All premiums shown include Insurance Premium Tax (IPT) at the current rate of 5% which is subject to change. Credit card payments will attract a surcharge of 1.5%.

As a not-for-profit company our focus is on providing the highest level of service and value for money to our customers. Refreshingly, with no shareholders – we do not need to focus on satisfying the City. In short, we can and do put our customers first.

What Providental doesn't cover

As with all insurance policies, there are certain things that you are not covered for. It is important to note that Providental specifically excludes the following:

- Any illness or injury that existed before the date you took out the policy (pre-existing condition). This does not include General Dental Treatment;
- Any long-term illnesses that lead to long term monitoring or management (usually referred to as chronic conditions). This does not include General Dental or Dental Emergency treatment;
- Any General Dental Treatment undertaken within a period of 3 months from the policy start date or in the case of emergency treatment within a period of 14 days (known as the qualifying period);
- Cosmetic and aesthetic treatment.

For a full list of exclusions please see 'A Guide to Your Policy', pages 6-7. A copy is available from wpa.org.uk/dental or upon request.

Your rights

Duration of cover.

Providental is an annual contract of insurance and we will automatically offer to renew it and will send you the relevant information including any changes to the policy for the forthcoming year, at least 21 days before the contract expires.

Changing your mind.

When you join Providental, you will receive full details of the Policy's Benefits and Rules. Of course, we are sure you'll be completely happy with your choice but if, for whatever reason, you are not entirely satisfied you have the right to cancel your policy provided you notify us within 14 days of receiving your policy documents (or 28 days if you purchase online). If you do not exercise this right within the 14 or 28 day period then you are committed to the cover and premium for the rest of the cover period. If you wish to cancel during the notice period please write to us or e-mail pcd@wpa.org.uk

Easy to claim.

When you have joined Providental, any claims you make will be handled by our Private Clients Department who can be contacted on 01823 625230.

Making yourself heard.

If you have a complaint at any time, you should write to The Director of Best Practice, WPA, Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE. Alternatively, you can e-mail compliance@wpa.org.uk. If you are still not totally satisfied, we encourage you to appeal to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (telephone 0845 080 1800).

Compensation scheme.

WPA customers are covered by the Financial Services Compensation Scheme (FSCS) which can entitle customers to compensation should an insurer become insolvent. Further information can be found at www.fscs.org.uk

Join our community

It's easy to join WPA's Providential policy. Simply visit our website where you will find full policy information. You can get a quote, and if you buy online we will give you a **10% discount** on your first year's premium. Alternatively phone WPA Direct free, Monday to Friday, 8am – 6pm; or contact your Adviser/Broker directly.

Corporate groups attract a 20% discount please contact us for further information.



wpa.org.uk/dental



WPA Direct: 0800 783 3 783

Please note that the maximum age to join WPA's Providential policy is 65. To join, you must be a resident of the UK for at least 6 months of the year.

WPA is a not for profit health insurer with a history of over 100 years of helping our policyholders fund the very best healthcare and is committed to providing excellent customer service.

WPA is authorised and regulated by the Financial Services Authority (FSA). The FSA website may be checked at www.fsa.gov.uk/register for WPA number 202608.



ISO 9001
FS 28452

WPA is one of very few insurance companies world-wide to have been certified to the ISO 9001:2008 Quality Standard. So the standards of service that you can expect are truly world class.



BS 25999
BCMS 538164

WPA is one of the first organisations in the UK to achieve full accreditation for business continuity.



ISO 14001
EMS 505226

WPA is one of the first UK companies to achieve the environmental quality standard. The paper we use is made up of fibre sourced from well-managed forests independently certified according to the rules of the Forest Stewardship Council (FSC).



WPA is a member of the Financial Ombudsman Service, so you can be assured that any complaints are addressed seriously and objectively. Details of WPA's commitment to resolving customer complaints are included in your policy literature.



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