

The benefits of Key Dental Cover - Exclusive to Philip Williams and Company

Key Dental Cover from Denplan provides you with cover for treatment necessary as a result of a dental injury or emergency anywhere in the world.

✓	<p>Worldwide dental injury Cover for up to £2,500 of treatment per dental injury (for up to four incidents per policy year) to the teeth or supporting structures which is directly caused suddenly and unexpectedly by means of a direct external impact/blow to the mouth.</p>
✓	<p>Worldwide emergency dental treatment In the UK: up to £200 of treatment per incident for up to four incidents per policy year. Outside the UK: up to £400 of treatment per incident for up to two incidents per policy year. A dental emergency is dental treatment provided at the initial emergency appointment urgently required for the relief of severe pain, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to your general health. There is an overall maximum of £800 per policy year for this benefit.</p>
✓	<p>Hospital cash benefit £50 for each night you stay overnight in hospital, up to £1000 per policy year, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.</p>
✓	<p>Dentist call-out fees Up to £100 per incident for up to two incidents per policy year.</p>
✓	<p>Mouth cancer cover Up to £12,000 towards one course of treatment for up to eighteen months following diagnosis (smokers are included).</p>
✓	<p>24 hour dental emergency helpline, at home or anywhere in the world Key Dental Cover provides you with a 24-hour dental emergency helpline to help you find a dentist at home or abroad if you need one as a result of a dental injury or emergency. If you do not have a dentist, Denplan will find one for you.</p>

Receive treatment from all types of dentists

You can enjoy the benefits of Key Dental Cover whether you are treated by a Denplan, Private, or NHS dentist.

Experience excellent customer service

Denplan's experienced, friendly advisors are on hand to deal with any queries you may have – from a question about your policy, to changing your details, to claiming.

Claiming couldn't be simpler

Claiming is easy as you are not required to gain authorisation from us prior to receiving treatment. You receive immediate cover (excluding mouth cancer cover) and do not need an initial mouth health check. Simply pay your dentist for all treatment received, obtain proof of treatment and a receipt, complete a simple claim form and you should receive settlement within 10 working days.

Exclusions

- Treatment prescribed, planned, advised or taking place on or before the commencement date of the policy or for claims under the injury or emergency benefit for treatment required as a result of an incident that occurred prior to the commencement date of the policy.
- Treatments in connection with dental injuries must commence within a period of 6 months and must be completed within 24 months of the date of the original incident.
- Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.
- Any treatment not deemed to be clinically necessary including tooth whitening and orthodontics unless the treatment is specifically related to a dental injury covered by this policy.
- Implants and all costs associated with the preparation and fitting of such a device.
- Treatment for mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.



Denplan

Member of the Global  Group

Denplan's Key Dental Cover is available exclusively to Philip Williams and Company. Cover for spouse/partners is also available.



UPGRADE OPTIONS FOR YOUR EMERGENCY AND INJURY DENTAL COVER

For members covered under the Key Dental level of cover detailed overleaf, a discounted upgrade product is available for members who either currently have a dental insurance plan or wish to have more extensive cover for routine and other dental treatments.

Benefits	Elementary Dental Cover	Essential Dental Cover	Essential Plus Dental Cover	Extensive Plus Dental Cover
Routine examinations (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £50 per policy year	Up to £50 per policy year	Up to £100 per policy year
Hygiene treatments (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £60 per policy year	Up to £60 per policy year	Up to £120 per policy year
Dental x-rays (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £40 per policy year	Up to £40 per policy year	Up to £80 per policy year
Remedial or restorative treatments (and NHS band 2 & 3 treatment) Including, but not limited to, fillings, crowns, bridges and dentures	100% reimbursement for NHS treatment	75% of the cost up to £200 per policy year	75% of the cost up to £1000 per policy year	75% of the cost up to £2000 per policy year

Rates	Elementary Dental Cover	Essential Dental Cover	Essential Plus Dental Cover	Extensive Plus Dental Cover
Member	£6.30	£12.00	£14.00	£25.20
Member/Partner	£12.60	£22.15	£25.80	£46.45
Member & Children	N/A	£19.15	£22.30	£40.15
Family	N/A	£29.65	£34.55	£62.20

* Premiums valid up to and including the 30th November 2009.

Rates are per person per month payable by direct debit. There are no forms to fill in and acceptance is guaranteed.



For further details call
0845 230 1654



Member of the Global Group