

## Accident & Emergency Dental Cover Policy Summary

The Registered Practice holds an insurance policy which covers all registered patients who are members of its payment plan. Such patients benefit from cover following oral injuries sustained by accident, or in an emergency. This is a summary of cover only. For full terms, limits, conditions and exclusions, a policy wording is available on request from the Registered Practice.

### Emergency Treatment

Covers worldwide emergency dental treatment when you're unable to get access to your Registered Practice, or at your Registered Practice out of normal opening hours

In such cases the patient should pay for the required treatment, keep receipts (including detail of the treatment) and submit the claim via their Registered Practice

### Treatment following an Accident

Covers you for Treatment following an Accident, carried out at your Registered Practice

You can claim up to 18 months after the date of the Accident

### Hospital Benefit

£85 per 24 hours whilst admitted to hospital for dental treatment, under the care of a Specialist

### Oral Cancer

£3,000 cash benefit upon diagnosis of Oral Cancer by a Specialist

### Permanent Facial Disfigurement

Cash benefits following an Accident, dependant on the severity of scarring

### Key Exclusions

The first £15 of each and every incident of Emergency Treatment and Treatment following an Accident

Costs above the specified limits shown in the policy wording

Emergency Treatment at the Registered Practice during normal opening hours

Treatment as a consequence of; injury caused by foodstuffs, normal wear and tear, mouth jewellery, self inflicted injury while participating in boxing, martial arts, rugby or shinty unless appropriate mouth protection is worn

Cosmetic Treatment

Damage which is not apparent within seven days of the date of impact.

A full policy wording is available at [www.lloydwhyte.com/dentists/documents](http://www.lloydwhyte.com/dentists/documents)

Arranged through Lloyd & Whyte Ltd, who are authorised and regulated by the Financial Conduct Authority.

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