

# Hampshire Police Federation Accident & Emergency Dental Plan Summary of Cover 2015

This is Your Summary of Cover only and does not contain the full details of the contract. Full terms & conditions can be found in Your **policy document**. Please note this summary does not form part of the contract.

## Hampshire Police Federation Dental Plan

This insurance is underwritten by Syndicate 2001 at Lloyd's, London, for and on behalf of Amlin Underwriting Limited.

### Purpose of this insurance

This insurance is available for persons who wish to protect themselves against bearing the full costs of Accident & Emergency dental Treatment administered within the United Kingdom, and worldwide.

### Who can be covered?

This Policy is available to employees and pensioners of the Hampshire Police Federation resident in the United Kingdom.

### What is covered?

The main sections of cover are

- ◆ Worldwide Dental Accident
- ◆ Worldwide Dental Emergency
- ◆ Hospitalisation as a result of a Dental Accident or Emergency
- ◆ Dentist call-out fees
- ◆ Oral Cancer

Full details of the cover limits You choose will be provided under each section and set out in the Benefits section of the Policy Document.

| Significant Conditions & Exclusions  | Policy Section     |
|--|--------------------|
| <b>We bring your particular attention to the following conditions and exclusions</b>   |                    |
| ◆ There is no cover for Cosmetic Treatment or for orthodontic Treatment or for any Treatment required as a result of self-injury.          | General Exclusions |
| ◆ Any Treatment carried out overseas unless it is for Emergency Dental Treatment.  | General Exclusions |
| ◆ Treatment received prior to the commencement of the Period of Cover and Treatment received after the Period of Cover expires.            | General Exclusions |
| ◆ Treatment involving the necessity of hospital day-patient or out-patient care.   | General Exclusions |
| ◆ There is no cover for Treatment once the annual maximum number of Treatments or maximum annual benefit limit has been reached.           | General Exclusions |
| ◆ There is no cover for the replacement of damaged Dentures.   | General Exclusions |
| ◆ There is no cover for services or supplies which a Dentist is unable to provide due to circumstances beyond the control of such Dentist. | General Exclusions |

### Period of cover

This dental plan is an annual contract and lasts for a 12 month period from 1 December 2015 to 30 November 2016 and is renewable annually.

If You join the Hampshire Police Federation Dental Plan after 1 December 2015 Your Period of Cover will run from the date on which You join the plan through to 30 November 2016, at which time You will be given the opportunity to renew for a further year.

### Statement of Demands & Needs

We have not provided You with a personal recommendation or advice as to whether this Policy is suitable for Your specific needs. This product meets the demands and needs of an individual who seeks protection against the costs of Accident & Emergency dental Treatment.

**Claims notification**

All claims should be notified to Denis UK Limited on **0800 633 5037** who will issue a claim form. Your completed claim form should then be submitted to Denis UK Limited, P.O. Box 6833, Basingstoke, RG24 4PR to arrive within **60** days from the date of completion of the item of Treatment. We will not be liable for any claims notified after the 60 days period has expired.

**Your right to cancel**

Dental insurance is included as part of a package of cover which is provided by the Police Federation. If You would like to cancel Your membership of the group insurance scheme please contact the Police Federation.

**How to complain**

If You wish to make a complaint concerning this Policy You should contact:

Complaints Department  
Denis UK Limited  
PO Box 6833  
Basingstoke  
Hampshire  
RG24 4PR

In the event that You remain dissatisfied, You can refer the matter to Lloyd's Market Services at Lloyd's. The contact details are:

Complaints Department  
Lloyd's Market Services  
One Lime Street  
London, EC3M 7HA  
Tel: 020 7327 5693  
Fax: 202 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by Lloyd's Market Services may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to Your right to take legal proceedings.

**Details of our regulators**

Amlin Underwriting Limited is regulated in the United Kingdom by the Financial Conduct Authority ([www.fca.org.uk](http://www.fca.org.uk)) and is a member of the Association of British Insurers and the Financial Ombudsman Service.

**Compensation arrangements**

Lloyd's Syndicates' obligations are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a Lloyd's Syndicate is unable to meet its obligations to You under this contract. If You were entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

**Further Information**

If You have any queries or require any information about this insurance contact Denis UK Limited at the above address or:

**Tel:** +44 (0) 800 633 5037  
**Fax:** +44 (0) 800 633 5038  
**Email:** [policefederation@denisuk.com](mailto:policefederation@denisuk.com)