



Insurance

Boots Dental Plan Policy Summary

This document provides a summary of the benefits provided and should be read in conjunction with the Boots Dental Plan Policy wording. Please read the details of the Boots Dental Plan Policy wording carefully.

The insurer is Great Lakes Reinsurance (UK) PLC. The policy is valid for 12 months and is renewable annually.

1. Type of insurance and cover

The Boots Dental Plan, underwritten by Great Lakes Reinsurance (UK) PLC, is a simple and affordable plan to help with the costs of dental treatment. The Boots Dental Plan will provide benefits for the period of insurance as shown on the policy benefit schedule, subject to the terms and conditions of the policy.

- Please read your Benefit Schedule for details of the limits applicable on your policy.
- Please see page 7 and 8 of the Boots Dental Plan Policy wording booklet for details of the treatments excluded.

The contract is based on a period of 12 months insurance cover. If at any point during the contract you wish to change your level of cover, you may do so only by notifying us in writing. Changes will only take effect from your renewal date.

The following people can be insured under the policy:

- Yourself.
- Your partner.
- Your children including stepchildren and legally adopted children.

2. Key features and benefits

There are three levels of cover available:

- The Core Plan – to cover the cost of most NHS treatments carried out in England and Wales or to contribute towards the cost of NHS treatments in Scotland and Northern Ireland.
- Private Level 1 – to provide contribution towards private dental treatment.
- Private Level 2 – to provide a greater level of reimbursement for your private dental treatment.
- You do not need to be registered with a dentist when you join.

3. Significant exclusions and limitations

- New policyholders are subject to a three month qualifying period before making a claim. Any claim for treatment carried out in the first three months after the commencement date of the policy will not be paid unless the claim is for accidental dental injury or emergency treatment.
- Any dental treatment requirements that were planned or that you were aware of at the time you purchased the policy are excluded from cover.
- Any private treatment if you have a Core Plan policy and any NHS treatment if you have a private policy.
- Any dental treatment or any treatment for oral cancer for which you have experienced symptoms or received medication, advice or treatment before the commencement date of the policy whether the condition was diagnosed or not are excluded from cover.
- Any dental treatment that is identified as being medically necessary at your first examination by a dentist shall not be covered under this plan, if you have not been continuously registered with a dentist in the last 12 months immediately prior to the commencement date of your policy, and during this time had an examination.
- If the claim form is not fully completed and sent to us with the original receipts within two months of completing your course of treatment, your claim will not be paid.
- All treatment for cosmetic treatment, dental implants and orthodontic treatment are excluded from cover.

4. Eligibility

You must be over 18 years of age and under 65 years of age at the commencement date of your policy. If you are already a policyholder at your 65th birthday you will continue to be covered; however your premium will increase.

Your children must be under 18 years of age unmarried and permanently living with you or, if in full time education, under 23 and living with you outside of term time. Your children will be removed from the policy at the renewal date following their 18th birthday or 23rd birthday if they are still in full time education.

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All people who are insured, must live in the United Kingdom, Channel Islands or Isle of Man for at least 180 days in each period of insurance.

5. Premium payments

- Premium payments must be paid for each 12 month period of insurance.
- The first premium is due on the commencement date of the policy and thereafter in accordance with the agreed frequency and method of payment specified in your policy schedule.

6. Policy conditions and changes to personal details.

- You must comply with all the conditions set out in the policy wording.
- You must advise us of any changes relating to the insured person(s) or of any other circumstances that may affect your ability to meet your part of the contract. If you do not comply we may turn down a claim or you may find that you no longer have cover.

7. Making a claim

Should you wish to make a claim for routine or emergency treatment, accidental dental injury treatment or hospital benefit, or have any other query please contact the Customer Services line on 0845 840 1111.

Full details of claims conditions and what to do if you need to make a claim are provided on page 6, 10 and 11 of the Boots Dental Plan policy wording.

8. Policy cancellation

14 day "cooling off" period

You have a 14 day "cooling off" period to study your policy in detail. If you wish to cancel the policy during this time you must call the customer service line on 0845 840 1111, or write to the Customer Services Manager within 14 days of receiving your policy documents. If any insured person covered under your plan has made a claim, we reserve the right not to make a full refund of premium.

Cancellation after 14 day "cooling off" period

If you wish to cancel your policy after the 14 day "cooling off" period, you must notify us in writing or contact the Customer Services Manager at least 7 days prior to the next renewal date of the policy.

Full details on cancelling your policy are on page 9 of the Boots Dental Plan Policy wording booklet.

9. Complaints procedure

If you are unhappy with the service you have received please contact the Customer Services Manager at:

Customer Services Manager
Boots Dental Plan, PO Box 120
Cwmbran, NP44 9BE
Telephone: 0845 840 1111

If we have been unable to resolve your complaint you may contact:

The Compliance Officer
Great Lakes Reinsurance (UK) PLC
Plantation Place
30 Fenchurch Street
London EC3M 3AJ
Telephone: 020 3003 7000

If your complaint remains unresolved you may contact the Financial Ombudsman at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

The role of the Ombudsman is to review complaints impartially and to make a fair and reasonable decision based on the facts of each case.

If you make a complaint it will not affect your right to take legal action against us.

10. Compensation

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk.