

Your dental policy schedule

Mr Shailendrasingh Geerawor
69 Greenwich Way
Waltham Abbey
Essex
EN9 3YR

Dear Mr Geerawor,

Thank you for choosing Unum Dental. This document includes confirmation of your cover, your benefit schedule and the terms and conditions of the policy.

You can [login](#) to our member portal at any time to make claims, view your documents and keep up to date on your policy benefit limits - visit <https://mypolicy.unum.co.uk> to get started.

If you have any queries about the plan or cannot access the portal, please contact our customer service team on 020 7265 7111 or email dental@unum.co.uk.

Policy number:	1082204
Policy arranged through:	The Royal Bank of Scotland
Insured persons:	Shailendrasingh Geerawor Neli Avramova
Period of cover:	01/10/2019 - 30/09/2020
Plan name:	Clear 1
Premium:	£8.82 per month

Yours sincerely,



Amy Weale - Customer Service Manager

Your Clear benefit schedule

The table below lists the treatments and cover available under this policy. Please see 'More about your benefits' for full details and policy exclusions.

		Clear 1
Overall limit	Annual limit for all listed treatment ¹	N/A
NHS	100% NHS dental cover	✓
Check-ups	Basic exam	100% NHS
	Extensive exam	100% NHS
	New patient exam	100% NHS
X-ray	Small x-ray	100% NHS
	Medium x-ray	100% NHS
	Panoral (large) x-ray	100% NHS
Scalings	With a dentist	100% NHS
	With a hygienist	100% NHS
Fillings	Silver filling - 1 surface	100% NHS
	Silver filling - 2 surfaces	100% NHS
	Silver filling - 3 surfaces or more	100% NHS
	White filling - 1 surface	100% NHS
	White filling - 2 surfaces	100% NHS
	White filling - 3 surfaces or more	100% NHS
	Pin for filling	100% NHS
Root treatments	Root canal - Incisor/Canine	100% NHS
	Root canal - Premolar	100% NHS
	Root canal - Molar	100% NHS
	Apicectomy	100% NHS
Extractions	Extraction	100% NHS
	Surgical extraction	100% NHS
Veneers and inlays	Veneer (prior approval needed)	100% NHS
	Inlays	100% NHS
Implants, crowns and bridges	Implant ²	100% NHS
	Crown	100% NHS
	Post for crown	100% NHS
	Conventional bridge (any number of units)	100% NHS
	Adhesive bridge (any number of units)	100% NHS
	Re-fix, re-cement crown or bridge	100% NHS
Dentures	Acrylic upper or lower denture	100% NHS
	Acrylic upper and lower denture	100% NHS
	Chrome upper or lower denture	100% NHS
	Chrome upper and lower denture	100% NHS
	Repair or reline denture	100% NHS
And the rest	Anaesthetic (per visit)	100% NHS
	Child orthodontics (annual limit) ³	100% NHS
	Mouthguards - including sports guard	100% NHS
	Emergency charge	100% NHS
	Overnight hospital stay - excl. ROI	100% NHS
	Accident/injury (annual limit)	N/A
	Mouth cancer	£10,000

¹Except for accident/injury treatment and mouth cancer cover which have a separate limit.

²This reimbursement covers all visits related to the implant including fitting the implant crown. We will not pay for more than one implant if a bridge could be fitted as an alternative.

³Insured children only. Maximum age limit of 25 applies to child orthodontic claims.

More about your benefits

Accident/injury cover

Treatment required as a result of an accident/injury will be subject to the individual treatment maximums shown in the benefit schedule.

By accident/injury, we mean a sudden and unexpected identifiable incident which causes injury, including injuries caused when eating or drinking. Treatment must start within 6 months of the incident date and be completed within 24 months. Accident/injury cover is provided against a single course of treatment and will be paid in line with the policy year in force at the time of the incident. Cover for the incident will end if you leave or cancel your policy. By course of treatment, we mean the initial treatment identified or planned by your dentist from the first examination following the accident.

Mouth cancer cover

This is the policy lifetime limit for all eligible treatment including reconstructive facial plastic surgery, oral therapies and restorative dental treatments. We consider mouth cancer to be a malignant tumour, tissue or cells, primarily in the oral cavity, lips, tongue or pharynx, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Mouth cancer cover will end if you leave or cancel your policy.

Exclusions

We will not cover cosmetic treatment, mouth cancer which existed prior to joining the plan, prescription fees, treatment carried out before your cover starts and after your cover ends.

Additional information

If you receive private treatment under the Clear 1 plan, we will reimburse the NHS equivalent charge for the whole course of treatment received.

Dental treatment you receive which is not listed on the benefit schedule will be reimbursed at the amount you would pay if you received a course of treatment under the English NHS (where an equivalent amount can be found).

We recommend that you check treatment costs prior to your appointment as these can vary. NHS dentists can choose to charge privately for certain treatments, you can check current NHS charges on the [NHS Choices](#) website.

Making a claim with Unum Dental

You can visit any dentist you like and there's no need to gain prior approval before starting treatment (unless you're claiming for a veneer) but if you'd like to check how much you're entitled to claim please get in touch.

How to claim online

1. Ask for an itemised receipt from your dentist which contains a full description of your treatment and costs
 2. Visit <https://mypolicy.unum.co.uk> and login using your Unum Dental username and password
 3. Enter your treatment details, upload a scan or photo of your receipt and hit submit
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How to claim by email

1. Download a claim form at www.unum.co.uk/dental/claim-forms
 2. Fill in page 1 of the claim form and ask your dentist or the receptionist to complete page 2. If you're unable to have page 2 completed at your dentist, please obtain an itemised receipt and attach it to your claim form
 3. Attach your proof of payment and email it to dentalclaims@unum.co.uk. Alternatively, you can submit your claim by post using the details provided on the claim form
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Please note

- To ensure your claim is processed as quickly as possible, please include details of your treatment, your dentist's details and proof of payment
- We cannot process any claim without proof of payment
- Claims should be submitted within 90 days of the completion of your last treatment in any course. We reserve the right not to pay any claims submitted after 90 days

Your dental insurance explained

What we'll cover

We will cover you and any dependants (if applicable) listed on the policy schedule for treatment while covered under this policy.

By dependant, we mean your:

- Spouse, civil partner or partner living at the same address as you
- Unmarried child up to the age of 30
- Parents aged under 80. Up to 4 parents can be added including in-laws and step-parents

By policy schedule, we mean the document provided to you to confirm active cover.

By treatment, we mean any listed dental procedure as shown on the benefit schedule which is carried out to maintain or restore your dental health, including treatment as a result of an accident/injury and treatment for mouth cancer.

Following treatment, we will reimburse you or your dependant's dental expenses up to the amount shown in the benefit schedule for the relevant treatment. The amount we pay will never be more than the dentist charges you have paid. The amounts shown in the benefit schedule apply per insured adult. Insured children share the benefits between any number added to the policy.

The total sum payable to you or your dependant during any one insurance period cannot exceed the annual maximum amounts shown in the benefit schedule.

What we won't cover

We will not pay any claim made for:

- Any procedure which is purely cosmetic and not necessary to maintain or restore your dental health
- Orthodontics for insured adults (you and your partner) and any insured children aged 25 or over
- Treatment directly or indirectly resulting from mouth cancer conditions which existed before cover under the policy started
- Treatment carried out before your cover starts and after your cover ends
- Benefits for overnight hospital stays in the Republic of Ireland (ROI)

Starting and ending cover

We will cover you (and your dependants if applicable) based on the terms set out in this document for the period shown on the policy schedule.

Cover will end for you (and your dependants) when:

- You no longer work for The Royal Bank of Scotland (or at the end of that month if agreed with your employer)
- You no longer meet the criteria for being a member (or dependant) - unless otherwise agreed in writing by us
- We give you notice that we are cancelling cover following an unpaid premium
- A false or fraudulent claim is made by you or a dependant
- The policy is terminated under the terms of the contract

Cancellation

You cannot change or cancel your membership during the period of cover as shown on your policy schedule, unless you leave The Royal Bank of Scotland or there is a change in your circumstances such as birth or adoption of a child, death of a member or dependant, marriage or divorce of the member, member entering a civil partnership or a dissolution of a member's civil partnership.

Can I keep my dental cover if I leave my company?

Yes, we offer a continuation option so if you're leaving your company and would like to keep your cover with us, please visit www.unum.co.uk/dental/continuation within 30 days of your leave date to find out more.

Complaints

If you feel that we have not offered you a first class service please tell us and we will do our best to resolve the problem immediately. In the first instance, please contact the complaints manager:

- By letter: Unum Dental, Milton Court, Dorking, Surrey, RH4 3LZ
- By phone: 020 7265 7111
- By email: dental@unum.co.uk

If it is not possible to fully resolve your complaint straight away we will acknowledge your complaint within five working days of receipt. One of our authorised complaints handlers will investigate your complaint and keep you regularly informed of our progress.

In order to deal with your complaint as quickly as possible we may contact you and third parties for additional information. We will inform you of the results of our investigation as soon as possible.

The Financial Ombudsman Service

We hope to resolve your complaint to your satisfaction. However, if you remain dissatisfied or if our investigations have not been completed within eight weeks you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone Number: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Data protection

All personal information, or “Protected Data” you give us is dealt with in the strictest confidence according to data protection laws. If we send your Protected Data for processing to third parties located outside the European Economic Area, the same duty of confidentiality applies.

Information about you and any covered family members is held and used to provide the services set out under the terms of this policy, administer your policy, comply with law, and develop customer relationships and services. In certain circumstances, medical service providers (or others) will be asked to supply us with further information.

When you provide information about family members, we take this as confirmation that you have their consent. As you are acting on behalf of any family member covered by this policy, we will send all correspondence, including communications about claims, to you unless we are advised otherwise.

We are required by law, in certain circumstances, to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crime.

For additional detail on how we use Protected Data, please go to www.unum.co.uk/dental/data-policy.