

# ANDIGITAL LIMITED

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# Dental insurance

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## Policy summary

October 2024

# Welcome to Unum Dental

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This document includes important information to help you understand the cover we offer, any exclusions that apply and how to make a claim, so please read it carefully.

References to 'we' and 'us' in this document mean the insurer, Unum Limited. References to 'you' and 'your' mean the member. By member, we mean the individuals who have been accepted for cover by Unum Dental.

The policy is a commercial contract between Unum Limited (trading as Unum Dental) and ANDIGITAL LIMITED. The full terms and conditions of the contract are issued to ANDIGITAL LIMITED (the policyholder).

## Get in touch

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### Member portal

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.

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### General queries

For general queries, call 020 7265 7111 or email [dental@unum.co.uk](mailto:dental@unum.co.uk).

Office hours are Monday to Friday, 9am to 5pm.

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### Office address

Unum Limited (trading as Unum Dental)  
Milton Court  
Dorking  
Surrey  
RH4 3LZ

# Your Radiant 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.

		Radiant 1	Radiant 2	Radiant 3	Radiant 4	Radiant 5
<b>NHS</b>	100% NHS dental cover	✓	✓	✓	✓	✓
<b>Preventative</b>	Examinations (2 per policy year)	100% NHS	£30 each	£40 each	£60 each	£70 each
	Scaling with the dentist or hygienist (2 per policy year)	100% NHS	£40 each	£50 each	£80 each	£90 each
	X-rays (annual limit)	100% NHS	£30	£40	£60	£70
<b>Minor treatment</b>	Fillings & root canal treatments (FRCT) (annual limit)	100% NHS	£150	£250	£300	£350
	Other treatment - defined below (annual limit)	100% NHS	£50	£75	£100	£125
	Extractions (annual limit)	100% NHS	£125	£175	£225	£250
<b>Major treatment</b>	Implants (level 4 & 5 only), crowns, bridges & dentures (incl. posts, temporary fittings, re-fix/re-cement and repairs), inlays & veneers <sup>1</sup> (annual limit)	100% NHS	80% up to £275	80% up to £450	80% up to £575	80% up to £2,000
<b>Additional benefits</b>	Child orthodontics (annual limit) <sup>2</sup>	100% NHS	£325	£375	£450	£550
	Mouthguards (annual limit)	100% NHS	£50	£55	£60	£65
	Emergency call out charge (2 per policy year)	100% NHS	£75 each	£100 each	£125 each	£150 each
	Overnight hospital stay (excl. ROI) (per night) <sup>3</sup>	100% NHS	£50	£75	£100	£125
	Accident/injury treatment (annual limit)	N/A	£4,000	£5,000	£6,000	£7,000
	Mouth cancer	£20,000	£20,000	£20,000	£20,000	£20,000
	Personal Protective Equipment (PPE) (annual limit)	£50	£50	£50	£50	£50

<sup>1</sup>Veneers require prior approval before treatment.

<sup>2</sup>Insured children only.

<sup>3</sup>£1,000 annual maximum.

## More about your benefits

### Other treatment

Other treatment is subtracted from the 'FRCT' annual limit shown in the table and is defined as: periodontal treatment, stoning/smoothing, fissure sealants, study models, sensitive cementum, pins and dressings.

### Accident/injury cover

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.

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## 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.

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## Exclusions

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

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## Personal Protective Equipment (PPE)

We consider PPE to mean any personal protective equipment including face coverings for which you or an insured dependant have been charged whilst visiting your dentist for any insured treatment shown in your benefit schedule.

Reimbursement for PPE charges will only be made where the charge is listed in a separate line in the itemised receipt.

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## Additional information

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

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

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

There's no need to use paper forms – with your policy you have access to our online portal to make claiming quick and easy, you can even use your smartphone

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## 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 (registration is required to begin)
3. Select 'Make a claim' on the portal, enter your treatment details, upload a scan or photo of your receipt and hit submit

Please contact us if you wish to submit a claim via a paper 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 12 months of the completion of your last treatment in any course. We reserve the right not to pay any claims submitted after 12 months

# Your dental insurance explained

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## What we'll cover

We will cover you and any dependants (if applicable) 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 25

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 charges you have paid. The amounts shown in the benefit schedule apply per insured person.

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.

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## 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)
- 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)

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## 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 ANDIGITAL LIMITED (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

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## Cancellation

You cannot change or cancel your membership during the period of cover as shown on your policy schedule, unless you leave ANDIGITAL LIMITED 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.

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## 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](http://www.unum.co.uk/dental/continuation) within 30 days of your leave date to find out more.

# Complaints

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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](mailto: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.

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## 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](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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## The Financial Services Compensation Scheme (FSCS)

We participate in the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities, you may be entitled to compensation from the FSCS. The FSCS does not cover the Channel Islands or the Isle of Man. Please visit [www.fscs.org.uk](http://www.fscs.org.uk) for more information.



# Data Protection

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We are data controllers for insurance purposes, as defined in the Data Protection Act 2018. All Personal Data that you give to us is dealt with in the strictest confidence according to the data protection laws of the UK. If we send your Personal Data for processing to third parties located outside the UK, we shall ensure that the same duty of confidentiality applies.

Information about you and any other insured persons is held and used to provide the insurance services set out under these policy terms and conditions, to administer your policy, to comply with the law, and develop customer relationships and services. In certain circumstances, medical service providers, including dentists (or others) will be asked to supply us with further information.

When you provide information about other insured persons, we take this as confirmation that you have their consent. As you are acting on behalf of any other insured persons covered under the policy, we will send all correspondence, including communications about claims, to you unless you advise us otherwise.

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

For additional detail on how we use Personal Data, please go to [www.unum.co.uk/dental/data-policy](http://www.unum.co.uk/dental/data-policy).