

# Policy Limits of Worldwide Accident and Emergency Dental Cover

## Section 1 – Emergency Treatment Benefits (Worldwide)

Treatment must be outside a 50 miles radius from the Insured Person's registered dental practice (and not undertaken by the Insured Person's registered dental practice), other than for Evening, weekend and Bank Holiday call out fees. There is no excess.

Treatment	Maximum Limit	Treatment	Maximum Limit
Examination & Report to include all necessary smoothing and polishing of teeth and treatment of sensitivity	£30	Treatment of acute infection (not associated with endodontic therapy) to include incising of abscesses and treating infected sockets up to	£25 per incident
Fillings		Root extirpation to include dressing and any associated treatment of acute infection	
Amalgam – small (1 surface)	£40 per tooth	1 canal up to	£45 per tooth
Amalgam – medium (2 surfaces)	£60 per tooth	2 canals up to	£50 per tooth
Amalgam – large (3+ surfaces)	£75 per tooth	3 or more canals up to	£70 per tooth
Composite – small (1 surface)	£65 per tooth	Temporary bridge up to	£75 per unit
Composite – medium (2 surfaces)	£80 per tooth		
Composite – large (3+ surfaces)	£95 per tooth		
Extractions		Construction and fitting of Temporary Crown up to	£40 per unit
first tooth up to	£50	Re-cement crown or inlay up to	£25 per unit
per additional tooth up to	£25	Re-cement bridge up to	£35 per unit
surgical extraction up to	£200 per tooth		
Investigation and dressing		Evening, weekend and Bank Holiday call-out fees where treatment outside the treating Dentist's normal surgery hours up to	£110 per incident
first tooth up to	£25		
per tooth thereafter up to	£10		
Repair of denture up to	£40 per incident	Radiographs up to	£20 per tooth
Adjustment to denture up to	£20 per incident	Removal of sutures placed by another practitioner up to	£15 per incident
Arrest of abnormal haemorrhage including aftercare and associated suture removal up to	£75 per incident	Any other emergency treatment not otherwise specified up to	£45 per incident
Limited to £400 per incident and a maximum of £800 per policy year for temporary dental Treatment			

## Section 2 – Accident Treatment Benefits

For Treatment undertaken by the Patient's Registered Dentist other than in an emergency. There is no excess.

Where Implants are clinically necessary benefit will be limited to the value of the equivalent bridgework within the specified benefit limits.

Treatment	Maximum Limit	Treatment	Maximum Limit
Crown – porcelain jacket up to	£320 per unit	Metal bonded porcelain crown up to	£440 per unit
Crown – ceramic bonded up to	£390 per unit	Full metal crown up to	£320 per unit
Bonded metal/porcelain bridge work up to	£390 per retainer £255 per pontic	All metal bridge work up to	£285 per retainer £165 per pontic
Laboratory constructed adhesive bridge up to	£285 per retainer £165 per pontic	Laboratory made temporary bridge following tooth loss (where required) up to	£100 per incident
Laboratory constructed adhesive facing / veneer up to	£300 per unit	Permanent denture acrylic up to	£365 per denture
Root canal treatment incisor up to	£115 per incisor	Permanent denture metal up to	£490 per denture
Root canal treatment canine up to	£115 per canine	Temporary denture following tooth loss where required up to	£165 per incident
Root canal treatment premolar up to	£150 per premolar	Emergency & other treatment following dental injury not otherwise specified up to	£350 per incident
Root canal treatment molar up to	£500 per molar	Maximum per dental injury	£10,000

## Section 3 – Hospital Benefit

£50 is payable for each complete 24 hour period (limited to 10 days) that the Insured Person remains in hospital under the care of a specialist. There is no excess.

## Section 4 – Oral Cancer

A lump sum of £2,500 is payable if the Insured Person (under the age of 75) has been referred to a Specialist and is diagnosed with Oral Cancer. There is no excess.

**Full policy details are available from reception**