



**SOFTWARE**

EFFICIENT SAFE HEALTHCARE

## **Accident & Emergency Dental Policy**

### **Insurance Product Information Document**

Underwritten by Capacity Insights on behalf of the insurer, Hamilton Insurance DAC. Hamilton Insurance DAC are a designated activity company authorized by the Conduct Central Bank of Ireland and subject to limited regulation by the Financial Authority and the Prudential Regulation Authority in connection with its UK branch. Registered office: 2, Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6, Ireland.

**[www.agiliosoftware.com](http://www.agiliosoftware.com)**

The Agilio Software Group trade as Agilio Software, CODE, Isopharm, Clarity, MyHRTToolkit, mylocummanager and Intershift. Agilio Software is the registered trademark of Agilio Software BidCo Limited, registered at Unit 18 Jessops Riverside, 800 Brightside Lane, Sheffield, England, S9 2RX, Company number 12242288 and VAT number 435624985. The group incorporates Isopharm Limited, Company number 03843619, CODEplan Limited, Company number 03927086, Clarity Informatics Limited, Company number 04133376, MyHRTToolkit Limited, Company number 05402463, mylocummanager Limited, Company number 10319547, Pro Healthcare CPD Ltd, Company number 06548956, registered at Unit 18 Jessops Riverside, 800 Brightside Lane, Sheffield, England, S9 2RX, VAT number 435624985, and Intershift Planning B.V, registered at Herikerbergweg 88, 1101 CM, Amsterdam, The Netherlands. You can contact Agilio Software on 0330 165 9712, visit [www.agiliosoftware.com](http://www.agiliosoftware.com) or write to the registered address.

# Accident & Emergency Dental Insurance

## Insurance Product Information Document

This product is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC. Hamilton Insurance DAC are a designated activity company authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Registered office: 2, Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6, Ireland

Company: Capacity Insights | Product: Accident and Emergency Dental Policy for registered patients of CodePlan Ltd

This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product and the insurer is provided in your policy document.

## What is this type of insurance?

This insurance policy provides reimbursement for a range of eligible routine and essential dental treatment..



### What is insured?

This insurance covers you for the reimbursement of the following dental costs, incurred during the period of cover and up to the individual treatment limits set out in your policy document.

✓	<b>Emergency Treatment Benefits including:</b> <b>Examination and polishing and treatment of sensitivity</b> <b>Radiographs</b> <b>Fillings</b> <b>Extractions</b>  <b>Root extirpation</b> <b>Treatment of acute infection</b> <b>Investigation and dressing</b> <b>Re-cement crown or inlay</b> <b>Re-cement bridge</b> <b>Construction and fitting of temporary crown</b> <b>Temporary bridge</b> <b>Arrest of abnormal haemorrhage</b> <b>Removal of sutures placed by another practitioner</b> <b>Adjustment to denture</b> <b>Repair of denture</b> <b>Any other emergency treatment not already specified</b> <b>Out of hours call out fees</b>	<b>Up to £400 in total per incident and an annual aggregate limit of £800</b>  £45 per incident Up to £30 per tooth Between £40 and £95 per tooth depending on the tooth and type of filling Up to £50 for 1 <sup>st</sup> tooth, £25 per additional tooth, £200 per tooth for surgical extraction Between £45 and £70 per tooth depending on how many canals Up to £35 per incident Up to £25 for 1 <sup>st</sup> tooth, £10 per additional tooth Up to £45 per unit Up to £55 per unit Up to £65 per unit Up to £150 per unit Up to £75 per incident Up to £30 per incident Up to £30 per incident Up to £50 per incident Up to £70 per incident Up to £180 per incident (£25 for telephone advice only per incident)
✓	<b>Treatment following Accident including:</b> <b>Extra-Oral Trauma Limits –</b> <b>Crowns</b> <b>Metal bonded porcelain crown</b> <b>Bonded metal/porcelain bridgework</b> <b>Full metal crown</b> <b>All metal bridge work</b> <b>Laboratory constructed adhesive bridge</b> <b>Laboratory constructed adhesive facing or veneer</b> <b>Permanent denture</b> <b>Temporary denture following tooth loss</b> <b>Laboratory made temporary bridge following tooth loss</b> <b>Treatment not otherwise specified including:</b> <b>Root canal treatment</b> <b>Implants if you do not have enhanced implant cover</b>	<b>Up to a maximum of £10,000 in total per dental injury</b>  Porcelain jacket up to £410 per unit/Ceramic bonded up to £445 per unit Up to £440 per unit Up to £430 per retainer/£400 per pontic Up to £320 per unit Up to £430 per retainer/£400 per pontic Up to £285 per retainer/Up to £235 per pontic Up to £400 per unit Up to £430 per acrylic denture/Up to £640 per metal denture Up to £185 per incident Up to £150 per incident Up to £350 per incident in total Between £250 and £400 per treatment depending on the type of tooth The cost of clinically required implants up to the value of the equivalent bridgework within the specified limits above or replacement implants up to £1400 in total
	<b>Intra-Oral Trauma Limits-</b> <b>Treatment on a non-restored tooth</b> <b>Fixed bridge repair</b> <b>Adhesive bridges and veneers – re-cementing only</b> <b>All other treatment carried out on restored tooth</b>	Up to £150 per incident Up to £150 per incident Up to £50 per incident Up to £50 per incident
✓	<b>Hospital Benefit</b>	Up to £50 per 24 hours up to a lifetime limit of 365 days
✓	<b>Oral Cancer</b>	£12,000 lifetime limit



## What is not insured?

Please refer to the General Exclusions section of your policy document for a full list of exclusions.

No benefits will be paid for:

- ✗ Cosmetic treatments and treatments not clinically necessary.
- ✗ Any treatment resulting from self-inflicted injury.
- ✗ Treatment which was prescribed, planned, diagnosed as necessary or is currently taking place at the commencement date of the policy.
- ✗ Any treatment once the annual maximum number of treatments or maximum annual benefit limit has been reached for that treatment.
- ✗ Any charges for completing the claim form or submission of a claim.
- ✗ Dental implants unless clinically necessary.
- ✗ Emergency treatment received within a 20 mile radius of your registered dental practice.
- ✗ Any treatment relating to damage or injury caused whilst participating in any contact sport when the appropriate tooth, mouth or head protection was not being worn.
- ✗ Oral cancer diagnosed or suspected prior to the commencement date of the policy or is in any way due to your failure to follow medical advice.



## Are there any restrictions on cover?

- ! Treatment following an accident must be undertaken by your registered dental practice unless in an emergency.
- ! All charges for treatment must be reasonable, fair, clinically necessary and in line with the normal published treatment charges of the treating dental practice.
- ! Any damage following an accident must be notified to us within 30 days and must be apparent within 7 days of the accident.
- ! We will not pay for any costs incurred by a plan member more than 18 months after the date of the accident.



## Where am I covered?

Cover is provided in the UK for non-emergency treatment and on a worldwide basis in the event of a dental emergency.



## What are my obligations?

- You must submit your claim as soon as possible and in any event within 31 days of completion of treatment, unless there is a justifiable reason for the delay. Ensure your dentist has provided you with the appropriate treatment invoice and submit this, along with any other required information, via one of the four methods detailed in the claims section of your policy wording.
- You must give consent for us to get, at our expense, any dental records, photographs or x-rays we need to assess the eligibility of a claim from the practitioner who has treated you.
- You must only receive treatment from a qualified dental practitioner registered with the General Medical Dental Council or another person properly qualified to perform the required treatment.



## When and how do I pay?

You pay your premium to the policyholder via your registered dentist



## When does the cover start and end?

Your cover starts on the day you are included under this policy, defined as the date of entry in your policy document, subject to any qualifying conditions and ends on the date that the dental practice notifies us of your removal from the policy, or the review date, whichever occurs first.



## How do I cancel the contract?

If you decide that for any reason this policy does not meet your needs you can cancel your policy within the first 14 days of receiving your policy documents. Your cover will cease and you will receive a full refund of any premiums that have been paid during the 14 days, provided no claim has been made or is pending. There will be no refund of premiums if you choose to cancel your policy after the first 14 days and your cover will continue until the next review date.

CAPIN168C-OCT25-V2

# agilio

## SOFTWARE

EFFICIENT SAFE HEALTHCARE

[www.agiliosoftware.com](http://www.agiliosoftware.com)