

Information on Worldwide Dental Trauma and Emergency Callout Insurance

This insurance is an integral part of the membership packages offered by our dentists to their patients. Insurance is underwritten by Practice Plan Insurance Limited* and claims are handled by Practice Plan Limited*.

Benefits include:

Benefit	Summary	Conditions**
Dental Trauma	Repays the cost of dental treatment provided in respect of the trauma	Subject to treatment limits and £10,000 cap per trauma. Excess depends on trauma type.
Emergency Callout	Refunds costs incurred to obtain immediate pain relief	Benefits range depending on timing of callout and whether this is in the UK or abroad
Permanent Facial Disfigurement	Payment of between £50 and £500 depending on the length of the scar	Payable where scarring is still visible 12 months after a dental trauma
Hospitalisation	£50 payable for each full 24 hour period admitted as an in-patient as a direct result of a dental trauma	No benefit payable for the first 24 hours and payable for a maximum period of 365 days
Oral Cancer	£2,500 lump sum paid on diagnosis of oral cancer as the primary site by a medical specialist	
Redundancy	Membership premiums for the patient and any dependants will be paid following compulsory redundancy for a maximum of 12 months	Payable after the first month of unemployment subject to provision of evidence of actively seeking work. Monthly benefit capped at £15 for individuals or £60 for groups

**£25 excess applies

If you are a policyholder please refer to your policy document for full details of your benefit entitlements, terms and conditions and how to make a claim. Claims should be notified within 60 days of occurrence. If you require another copy of the policy please contact your practice or contact our insurance team on 01691 684128.

Authorised and regulated by the Financial Conduct Authority for the conduct of insurance mediation activities.

*Full regulatory disclosures are in the [Legal Notice](#) section