

# Insurance Product Information Document

The policy is administered by The Protego Group Ltd who are authorised and regulated by the Financial Conduct Authority, registration no. 304363. The Underwriting Insurer is Westfield Contributory Health Scheme Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no 202609. Claims are handled and processed by Bolton & District Hospital Saturday Council who are the appointed representative for Westfield Contributory Health Scheme Ltd.

**Company: Westfield Contributory Health Scheme Ltd**

**Product: Smile Assured NHS Dental Plan**

Full details of the pre-contractual and contractual information on this product are detailed in the Terms & Conditions within the policy document.

## What is this type of insurance?

[Dental Insurance]



### What is insured?

- ✓ A Smile Assured NHS Dental plan provides cover for routine dental care provided under NHS bandings. This includes dental maintenance, dental treatment, dentures and dental prescription payments etc. In addition, payments for stays in hospital purely relating to dental treatment are covered. For a full list of what is covered please refer to the benefit table.
- ✓ These payments are based on the amount of benefit available coupled with the reimbursement rate for that benefit, please refer to the benefit table.
- ✓ The policy document details the particular benefits and claims limits.



### What is not insured?

- ✗ Any privately charged treatment or charges incurred on a private basis in conjunction with or alternative to NHS treatment.
- ✗ Payments for more than the benefit balance you have available, detailed in your benefit table up to your maximum allowance
- ✗ For a full description of what is not covered please refer to your terms and conditions



### Are there any restrictions on cover?

- ! You must have visited a UK dentist for a full examination and completed all treatment relating to pre-existing conditions within twelve months prior to joining the plan.
- ! You must be aged 16-70 to apply for cover or to upgrade your cover
- ! Claims must be received within 13 weeks of the date of each payment made for treatment, goods or services provided by a practitioner, within 13 weeks of the date that the patient is discharged as an in-patient.
- ! You must be resident in the UK



### Where am I covered?

- ✓ No claims are permitted for services obtained outside of the United Kingdom other than in the case of a dental emergency overseas



### What are my obligations?

- Premium payments must be made when due
- Update us with any change in your contact details
- Claims must be received within 13 weeks of the treatment date
- Claim form must be completed and submitted with supporting information required such as receipts or proof of a hospital stay



### When and how do I pay?

- Premiums are paid monthly.
- Premiums are paid from your bank account via direct debit.



### When does the cover start and end?

- Cover starts from the date stated on your welcome letter. This is a monthly renewable contract.
- Cover ends when
  - You cancel your cover
  - We cancel your cover
  - We don't receive premiums



### How do I cancel the contract?

- To cancel your policy please confirm in writing directly to Cancellations Department, Protego Group Ltd, St Georges House, Greengate Lane, Prestwich, Manchester M25 3HW or by email to [compliance@protegroup.com](mailto:compliance@protegroup.com)
- If we receive notice that you wish to cancel - we require one months notice in writing. We will not pay a claim for any benefit beyond the date that you have paid up to, which will be one month following your final direct debit.