

# Continuation policy

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# Dental insurance

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## Policy document

Effective February 2020

[unum.co.uk/dental](https://unum.co.uk/dental)

# Welcome to Unum Dental

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This document includes important information to help you understand the cover we offer and any exclusions that apply, 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 policyholder. By policyholder, we mean the individual who has applied and been accepted for cover by Unum Dental.

The insurer is Unum Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our FCA registration number is 110408. You can confirm this online: <https://register.fca.org.uk> or by calling the FCA on 0800 111 6768 (Freephone).

## 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.

### 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.

### Office address

Unum Dental  
Milton Court  
Dorking  
Surrey  
RH4 3LZ

# Dental insurance explained

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## What we'll cover

We will cover you and any dependants (if applicable) listed on the policy schedule 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 adult. Insured children share the benefits between any number added to the policy.

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 cover under this policy starts and after it ends
- Benefits for overnight hospital stays in the Republic of Ireland (ROI)

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## Starting cover and ending cover

Your cover will start on the 1<sup>st</sup> of the next month after we have received your application - i.e. If we receive your application on the 12<sup>th</sup>, your cover will start on the 1<sup>st</sup> of the following month.

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. The policy will renew at each 12-month anniversary of the policy start date until your cover ends.

Cover will end for you (and your dependants) when:

- 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 cancelled under the terms of the contract

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## Cancellation

You can cancel the policy any time after the 14-day cooling off period by contacting us at [staywithdental@unum.co.uk](mailto:staywithdental@unum.co.uk) or calling 020 7265 7111. Providing no claim has been made in that period, no further premiums will be due.

If you have made a claim during the insurance period and want to cancel, you must pay us the remainder of a full year's premium (from the date the policy is cancelled to the end of the period of cover shown on the policy schedule). You should contact us to arrange the payment of the premiums due.

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## Making changes to your policy

As this is an annual policy, you cannot make any changes to your level of cover until your next renewal date (the end of your insurance period). It is your responsibility to notify us of anything which may affect your policy such as a change in marital status or the death of a dependant. We reserve the right to approve or decline any changes to the dependents included on your policy.

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## Changes we may make to your policy

We reserve the right to change the terms and conditions of your policy, the cover provided, the premium or both. We will give you notice of these changes by writing to your last known email address 30 days before your next annual renewal. If you are unhappy with the changes, you may cancel the policy by giving us 30 days notice in writing.

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## Renewal

We reserve the right to review and change your premiums on each 12-month policy anniversary and will notify you 30 days in advance. We may also choose not to renew the policy by giving you 30 days' notice in writing prior to the policy anniversary date.

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## Premiums

If you do not pay the premiums or these policy terms are not met, we may not pay any claims you make and your policy may be cancelled.

Premiums include insurance premium tax (IPT) where applicable. If the IPT rate changes, we will amend your premium at your next renewal and write to you to notify you of any change 30 days in advance.

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# 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 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.

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## Governing Law and Jurisdiction

This contract is subject to English law and by taking out the policy, you accept that any dispute will be subject to the exclusive jurisdiction of the English courts.

# Data protection

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All personal information, or “Protected Data” you give us is dealt with in the strictest confidence according to data protection laws. If we send your Protected Data for processing to third parties located outside the European Economic Area, the same duty of confidentiality applies.

Information about you and any covered family members is held and used to provide the services set out under the terms of this policy, administer your policy, comply with law, and develop customer relationships and services. In certain circumstances, medical service providers (or others) will be asked to supply us with further information.

When you provide information about family members, we take this as confirmation that you have their consent. As you are acting on behalf of any family member covered by this policy, we will send all correspondence, including communications about claims, to you unless we are advised otherwise.

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

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