

keyfacts[®]

Policy Summary. This is a summary of the key facts and main terms and conditions of the DenPlus+ Dental Plan contained in the Policy Documents which can be requested at any time before or after joining.

- **The Insurer and Underwriter** is Bolton & District Hospital Saturday Council (BDHSC) of Ground Floor, Regent House, Folds Point, Folds Road, Bolton, BL1 2RZ which is authorised and regulated by the Financial Services Authority (FSA). The FSA registration number is 202043 details of which can be checked on the FSA Register (www.fsa.gov.uk/register) or by telephone on 0845 606 1234.
- **Type of Insurance.** The DenPlus+ Dental Plan is an Insurance Policy that provides payment towards or gives you money back for a range dental treatments, makes cash payments when hospitalised for dental treatment and provides cover in the event of oral cancer.
- **Main features and benefits** as shown in the Premium and Benefits Tables can be claimed towards the cost of treatments up to the maximums shown every twelve months except for the oral cancer benefit for which only one claim per policy can be made.
- **Spouses and /or Partners and Dependant children** can be covered at the same premium rates and with the same choice of cover levels.
- **Limitations.** You must be a member of the plan for a thirteen weeks qualifying period before you can make a claim; twelve months for denture related claims. Your plan is renewed on an ongoing monthly basis so a full policy document will not be issued at every renewal. BDHSC reserve the right to amend contributions (premiums), benefits, and terms and conditions after giving you notice. The right is also reserved to refuse membership or renewal without giving a reason. Cover is not given for oral problems and dental injuries that were in existence prior to joining this plan or which occur during the qualifying period and you must have visited a registered dentist for a full examination within twelve months prior to joining the plan. If you have not seen a dentist within this time, you may still join and should see a dentist as soon as possible but you will not be covered for your first visit and any work found to be necessary on that occasion. There are other exclusions elsewhere in the Policy Document and listed under the heading "EXCLUSIONS".
- **Rights to cancel.** Membership commences upon the payment of your first premium. You have 14 days from this date in which to cancel your membership and any premiums you have paid will be refunded provided you have not submitted a claim.
- **Complaints** are handled in accordance with the procedure in the Policy Document and if unsatisfied may be referred to the Financial Ombudsman Service.
- **Compensation.** In the (unlikely) event of BDHSC not being able to meet its obligations under the terms of your plan you are covered under the Financial Services Compensation Scheme under which 90% of a claim is protected without upper limit.
- **Policy administration and collection of premiums** are handled by Protego Group Limited of St Georges House, Greengate Lane, Prestwich, Manchester M25 3FW. We may be contacted on **0845 855 0232**. Protego Group Ltd is authorised and regulated by the FSA. The FSA Registration number is 304363 details of which can be checked on the FSA Register (www.fsa.gov.uk/register) or by telephone on 0845 606 1234.
- **Claims** are handled by BDHSC who may be contacted by telephone on **01204 522775** or written to at Ground Floor, Regent House, Folds Point, Folds Road, Bolton, BL1 2RZ.

Statement of Demands and Needs.

This product suits the needs of individuals who require help towards covering the costs of dental treatment. In deciding whether to purchase you will not have received a personal recommendation from Protego Group Limited as we are only offering you information on this product.