

Dental Plan

Insurance Product Information Document (IPID)

Company: HMCA Insurance Limited

Product: Dental Plan

HMCA Insurance Limited (www.hmcainsurance.gi) registered in Gibraltar (Reg. No. 96060) with registered address: 33/2 Cannon Lane, Gibraltar, GX11 1AA is an insurer and is authorised and regulated by the Gibraltar Financial Services Commission (GFSC). This can be verified by visiting the GFSC's website www.gfsc.gi or by contacting the GFSC on +350 200 40283. HMCA Insurance Limited is authorised by the Financial Conduct Authority to passport in to the UK, reference number 452264.

This document provides a summary of the key information relating to the plan. The full terms and conditions of the plan and other important information are included in the enclosed documents.

What is this type of insurance?

This insurance is designed to provide a cash benefit towards the cost of private or NHS dental treatment.



What is insured?

- ✓ Routine examinations
- ✓ Remedial or restorative treatment
- ✓ Routine hygiene treatment
- ✓ Dental x-rays
- ✓ Dental accidents
- ✓ Dental emergency call-out
- ✓ Emergency dental treatment
- ✓ Cash benefit if in hospital overnight due to a Dental operation
- ✓ Oral cancer



Where am I covered?

- ✓ Your country of residence and whilst travelling world-wide.



What are my obligations?

- You must ensure you provide all information we ask to enable us to process your claim.
- In the event of a claim, please ensure you contact our claims team on 01423 793023.



What is not insured?

These are some of the core exclusions, please refer to the rules enclosed.

- ✗ Laboratory fees, except arising as a direct consequence of a dental accident.
- ✗ Any treatment relating to damage or injury caused whilst participating in any contact sport where the appropriate mouth protection was not worn.
- ✗ Any prescription charges.
- ✗ Implants and cosmetic surgery.
- ✗ Damage to dentures, other than whilst being worn.
- ✗ Wisdom teeth other than extracted in an emergency at the dentist's surgery.
- ✗ Any dental treatment which was prescribed, planned or is currently taking place at the commencement date.



When and how do I pay?

- You can pay your subscription annually or monthly, by direct debit.



When does cover start and end?

- Cover commences when we receive your communication to join or at your anniversary date.



Are there any restrictions on cover?

- ! Please refer to the brochure enclosed for the benefits available.
- ! Qualification period – from the commencement date, you will not be entitled to claim benefit until the relevant qualifying period, has lapsed. 6 months for remedial or restorative treatment or 3 months for routine examinations, hygiene treatment or dental x-rays.



How do I cancel my contract?

- If you wish to change your mind you have the right to cancel within 14 days of receipt of your membership certificate and any subscriptions paid will be refunded. After the first 14 days you may cancel your cover at any payment date thereafter by contacting HMCA Members, Beech Hall, Knaresborough, Yorkshire HG5 0EA. Telephone 01423 799948