

## **WORLDWIDE TRAUMA & EMERGENCY CALL-OUT INSURANCE**

**Emergency Call-Out** - cover can be provided by any dentist worldwide who agrees to treat you. The cover is for a maximum of £ 120 per claim incurred in the UK or £320 outside the UK. The total amount reclaimable for call-outs in the UK is £95 and £295 outside the UK. You simply pay the emergency call-out charge to the dentist concerned and collect a receipted invoice. This will then be processed through the practice for reimbursement from the insurers. This is to provide emergency treatment only. You should return to the practice in normal hours for any further treatment required.

**Dental Trauma** - if you are unfortunate enough to suffer a dental trauma, for example, as a result of a road traffic accident or an accident at home or work, the insurance cover is in place for a maximum of £10,000 with a £ 125 excess applicable for internal trauma and a £25 excess for external trauma. In addition, should you have to stay in hospital as a result of a dental trauma, you will be entitled to claim £50 per day, after the first day. If you are scarred on the face or neck as a result of the accident, you will be entitled to compensation from £50 to £500.

**Oral Cancer** - a payment of £2,500 will be paid upon diagnosis of oral cancer.

**Redundancy Protection** (not included in the Registration and Insurance Scheme) - plan premiums paid for up to one year, with a waiting period of 30 days (up to a maximum of £ 12.50 per month).

Details of the insurance cover and exclusions are available at the surgery.

## **REGISTRATION & INSURANCE SCHEME**

If you would prefer to pay on a fee-per-item basis, we strongly recommend that you use our Registration and Insurance Scheme. Registration with the practice costs £30 per year and will include the insurance cover described above (except Redundancy Protection). It is, however, conditional upon you attending the practice at least once a year for a check-up and having any remedial work undertaken as soon as possible, payment for which is not covered.