



Prepaid Plus

Dental Accident Cover Policy Terms

In partnership with

Union Income Benefit®

PROTECTING THE FUTURE FOR YOU
AND YOUR FAMILY



DEFINITIONS

In this policy (except where the policy expressly provides otherwise), the expression "you" (including derivative expressions such as "your") refers to the policyholder, and the following expressions have the meanings shown below:

BHSF means BHSF Limited.

Dental Trauma means an unforeseen event caused directly by an accidental external impact which results in dental injuries.

Insured Person means the person shown in the policy schedule.

Monthly Management Fee means the monthly fee charged by Union Income Ltd for administering the prepaid card

Oral Cancer means a diagnosis of cancer of the lips, tongue, major salivary glands, gums, mouth or pharynx or the oral cavity from the lips to pharynx.

Prepaid Card means the prepaid card arranged by Union Income Benefit Holdings Ltd in partnership with Union Income Ltd.

UIB means Union Income Benefit Holdings Ltd.

Reference to any statutory provisions shall include reference to any re-enactment or modification thereof.

DURATION OF COVER

All rights to benefit will automatically cease on the first anniversary of the start date of the policy, as shown in the policy schedule.

AGE LIMITS

Cover, on the basis set out above, is provided to you if you are age 18 or above, but below age 64 at the start date of the policy.

GENERAL CONDITIONS

- 1 The benefits provided are available for a period of twelve months from the start date of the policy, as shown in the policy schedule, subject to the Monthly Management Fee for the Prepaid Card being paid each month.
- 2 No benefit is payable for any event occurring after the first anniversary of the start date of the policy.
- 3 This policy is not assignable.
- 4 Claims are payable in sterling.
- 5 This policy is bound by English law and shall be subject to the jurisdiction of English Courts.
- 6 You must be normally resident in the United Kingdom, Channel Islands or the Isle of Man.
- 7 Any material failure to fully and truthfully disclose your personal details entitles **BHSF** to terminate the policy forthwith and may invalidate any claims under the policy.
- 8 Information supplied to us in connection with this policy will become part of the data held by us in accordance with the Data Protection Act 1998. This data may be used by UIB and BHSF for the purpose of efficient administration and also to enable products and services which they consider may be of interest to you to be brought to your attention.
- 9 The submission of a false or misrepresented claim may result in cancellation of the policy and/or legal action against you. You are responsible for ensuring the accuracy of claims made under this policy.
- 10 Cooling off period – You have 14 days from the date your policy documentation is issued to review it. If you are not satisfied with the policy, simply notify us in writing within the 14 days and we will cancel your policy.

PRE-EXISTING CONDITIONS AND QUALIFYING PERIOD

BHSF will not pay any benefit for oral cancer which arises from any medical or other condition which existed or was being investigated, at the date you applied for this policy. Subject to this, and to the terms of this policy, you become eligible for benefit from the start date of the policy. No benefit will be paid in respect of dental treatment commenced prior to the start date of the policy, irrespective of the future duration of that treatment.

BENEFITS

Dental Trauma

Benefit is payable according to the benefit schedule up to the maximum benefit. The benefit may be claimed for dental examination and treatment costs to teeth and gums, provided by a qualified dental practitioner, required as a result of Dental Trauma.

Benefit is not payable:

- 1 for denture replacements and repairs
- 2 for mouth guard or gum-shield replacements
- 3 for any injury incurred as a result of the influence of alcohol or drugs
- 4 for the cost of any routine dental treatment and examinations
- 5 for injuries incurred whilst participating in a contact sport where the appropriate mouth guard was not in place

6 for veneers or whitening procedures

7 for damage to teeth caused entirely due to pre-existing deterioration and not related to the injury claimed to have caused, or aggravated the condition.

Oral Cancer

Subject to the terms of the policy, the sum of £1,000 is payable in accordance with the benefit schedule for cancer of the lips, tongue, major salivary glands, gums, mouth or pharynx or the oral cavity from the lips to pharynx

A report from a qualified medical specialist who is licensed to practice in the United Kingdom, confirming the diagnosis will be required. You may also be requested to provide other medical information and evidence that we require to confirm the validity of a claim, at your own expense.

Benefit is only payable once during the duration of this policy.

Benefit is not payable:

for any cancer which is directly or indirectly caused by any pre-existing condition.

CLAIMS PROCEDURE

1 A claim form may be obtained from the Helpdesk at BHSF on 0121 629 1297.

2 i. Dental Trauma

The completed claim form with **original** receipts (showing the date of the treatment and the name of the person for whom charges were made directly by the dental practitioner) must be received by BHSF within 13 weeks of the date on the original receipted account for charges. Where such treatment continues over an extended period then claims need to be submitted periodically, at intervals not exceeding 13 weeks.

ii. Oral Cancer

The completed claim form together with a report from a qualified medical specialist confirming the diagnosis must be submitted to UIB as soon as reasonably practical, but no later than 13 weeks after the diagnosis.

3 Receipts are retained by BHSF and become our property.

4 You will authorise the disclosure of any medical or other information relevant to any claim which is required by BHSF.

5 Benefit may not be claimed from **all** insured sources for more than the total cost of dental treatment. In the event of dual insurance the BHSF benefit will be restricted to the amount not recoverable from the other source or sources. BHSF benefit is only payable in respect of expense which is the direct responsibility of the claimant.

Before committing yourself to treatment, if you have any question about the validity of a likely claim, please telephone the BHSF helpline on 0121 629 1297

COMPLAINTS

BHSF and UIB aim to provide a high level of customer service at all times. However, if you do wish to make a complaint regarding this policy it should be directed as follows:-

If the complaint is in relation to a claim, you should write to BHSF at the address below, quoting your policy number. If you are not satisfied with the way your complaint is dealt with you may appeal to the Chief Executive of BHSF for a final decision, and if not satisfactorily resolved, to the Financial Ombudsman Service whose address will be provided by BHSF at the appropriate stage.

If the complaint is for any other matter, you should write to the Customer Services Department, UIB, Linton House, 39/51 Highgate Road, London, NW5 1RT, quoting your policy number. If you are not satisfied with the way the complaint is dealt you may appeal to the Financial Ombudsman Service, whose address will be provided by UIB at the appropriate stage.

OTHER INFORMATION

This policy is arranged by UIB and underwritten by BHSF Limited. Both are authorised and regulated by the Financial Services Authority.

Financial Services Compensation Scheme (FSCS)

BHSF Limited is covered by the FSCS. Compensation from that scheme may be payable if BHSF is unable to meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Entitlement depends on the type of business and the circumstances of the claim. Claims against insurance firms are at the level of 100% of the first £2,000 and 90% of the remainder with no upper limit.

Further information about the scheme is available on the FSCS website www.fscs.org.uk

BHSF Limited is authorised and regulated by the Financial Services Authority.

BHSF Limited
Darnley Road
Birmingham B16 8TE

Tel: 0121 454 3601
0121 629 1297 (Helpdesk)



INVESTORS IN PEOPLE

Calls are recorded and may be monitored for training and security purposes.