Providental Cash Plan

Insurance Product Information Document

Product: Providental

Company: Western Provident Association Limited

Head Office & Registered Office: Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE.
Registered in England and Wales No. 00475557. VAT No. 567 6817 88. WPA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 202608.

The Insurance Product Information Document only provides a summary of the main insurance cover and exclusions. It is not personalised to you.

To assist your choice full terms and conditions for the Providental Cash Plan can be found in 'A Guide to Your Dental Cash Plan' and Benefit Schedule which provides information on the cash reimbursement and the level of cover available. WPA's Cash Plan documents explain your and our respective rights and obligations and the benefits.

What is this type of insurance?

This is a Cash Plan which provides cash benefits towards everyday dental costs. Cash benefits are provided in accordance with your prevailing benefits and reimbursement amount at the time of your eligible treatment.

What is insured?

	Level 1	Level 2
	NHS only	**NHS or Private**
✓ General Dental Treatment	100% of NHS treatment costs	75% of treatment costs up to £250
	NHS or Private	**NHS or Private**
✓ Dental Emergencies – 75% of treatment costs, up to £250 per course of treatment in the UK or abroad	Up to £500 (maximum two episodes)	Up to £1,000 (maximum four episodes)
✓ Dental Injuries – Up to £250 of the overall limit is available for an initial appointment to stabilise the injury if it occurs outside of the UK	£10,000	£20,000
✓ Restorative Treatment as a direct result of Oral Cancer	£10,000	£10,000
✓ NHS Hospital Cash Benefit	£200 per day/night up to a maximum of £2,000	

What is not insured?

The following list is a summary of the exclusions – full details can be found in 'A Guide to Your Dental Cash Plan'.

- ✗ Any claims submitted more than six months after the treatment took place.
- ✗ Any conditions/injuries you had when you took out the plan (pre-existing conditions). This does not apply to General Dental Treatment.
- ✗ Restorative treatment relating to oral cancers diagnosed or for which symptoms or signs develop within the first 14 days of your Cash Plan starting (14 day deferment period).
- ✗ Dental consumables and appliances such as mouth guards.
- ✗ Cosmetic and aesthetic treatment, implants, veneers or treatment, unless pre-authorised as part of a claim for a dental injury or restorative treatment as a direct result of oral cancer.
- ✗ Treatment required as a direct result of participating in any sport or activity which we have not authorised in advance and: (1) involves hazardous surroundings or equipment (e.g. scuba diving or motor sports) and/or (2) requires a disclaimer prior to participation.
- ✗ Treatment undertaken or completed prior to joining the Cash Plan or within any appropriate qualifying or deferment period.
- ✗ Treatment outside the UK except where the Dental Emergencies benefit applies.
- ✗ Restorative treatment associated with material dental neglect.
- ✗ Chronic periodontal disease.

Are there any restrictions on cover?

- ! A 30 day qualifying period applies to General Dental Treatment and a 14 day qualifying period applies to Dental Emergencies. A 14 day deferment period applies to Dental Injuries and Restorative Treatment as a direct result of Oral Cancer.
- ! For a dental emergency that occurs outside the UK a maximum trip length of 35 days applies.
- ! WPA only reimburses dental treatment costs to a level we consider to be customary and reasonable, and in line with our Dental Schedule.
- ! The value of claims we pay may be restricted or limited including a maximum amount per person per Cash Plan Year.
- ! You must be aged under 65 to take out this Cash Plan. After reaching 65 years, you can continue to renew your Cash Plan each year.
- ! For at least six months you must have been a resident of the UK and registered with an NHS Dentist.

Where am I covered?

- ✓ United Kingdom.
- ✓ Outside the UK for emergency treatment.

What are my obligations?

- If you need to make a claim you must pay for your treatment in full and access the WPA Health app or login to your secure area at wpa.org.uk/secure and follow the prompts under 'Make a claim'. Alternatively, please call us.
- If you need to make a claim for a benefit that requires preauthorisation you must seek pre-authorisation from WPA before incurring any costs.
- You must give honest, accurate and complete answers to any questions we ask.
- If anything changes between the time you apply to join and the start date you must inform us.
- You must tell us if any of your personal details change.
- You must ensure that your premium is paid to us when it is due.

When and how do I pay?

You may choose to pay your premium monthly or annually by direct debit, debit card or credit card.

When does the cover start and end?

The Cash Plan is an annual contract and cover will start from when we accept you as a customer in writing. It will end on the anniversary date 12 months later. The Cash Plan renews automatically and payment will be taken unless you contact us to cancel.

How do I cancel the contract?

- At any time by telephone or email direct to WPA or through your intermediary.
- If you choose to cancel your Cash Plan after 30 days (or alternatively if we decide to cancel your Cash Plan) then you may be entitled to a refund.
- Where the premium is paid in full in advance then you will be entitled to a pro-rata refund of the premium paid calculated from the date you or we cancelled the Cash Plan to the end of the Cash Plan year. Where payment of premium has been made by monthly instalments you will not be entitled to a refund. Additionally, if you have made a claim, all remaining monthly premium instalments for the Cash Plan year become immediately due and payable at the point that your Cash Plan is cancelled. WPA reserve the right to collect any unpaid premium.