

Dental Insurance

Insurance Product Information Document: GOLD dental insurance

Valid from 10.12.2019

Dental insurance distributor Northern 1 International Insurance Brokers OÜ (reg. no. 12806139, address Tartu mnt 84A-M302, 10112 Tallinn, www.northern1.eu), who is in the insurance intermediaries' list kept by the Estonian Financial Supervision and Resolution Authority (www.fi.ee).

The insurer is XL Insurance SE (registered in Ireland no. 641686) and authorised and regulated by the Central Bank of Ireland. **NB!** This document does not contain full terms and conditions of the cover which can be found on website www.hambaravikindlustus.ee/en



What is insured?

1. REGULAR TREATMENT.

Maximum benefit per policy year: €3000

X-rays: up to €60 per policy year & reference price per treatment

- ✓ Intraoral X-ray
- ✓ Digital X-ray full mouth
- ✓ 3D X-ray

Minor treatments: up to €690 per policy year & reference price per treatment

- ✓ Anesthesia - 2 per visit
- ✓ Filling - unlimited number of teeth, 1 filling per each tooth
- ✓ Denture repair
- ✓ Tooth extraction

Major treatments: up to €1150 per policy year & reference price per treatment

- ✓ Crown, bridge and crown works - maximum of 3 crowns
- ✓ Root canal treatment - 1 filling per each tooth (1 or several root canals)

Implants: up to €1100 per policy year & reference price per treatment

- ✓ Implant and works - 1 per policy year
- ✓ Implant crown - 1 per policy year

2. ACCIDENT TREATMENT.

Maximum benefit per insured person and per policy year: €3000

3. ORAL CANCER TREATMENT.

Maximum benefit per lifetime: €15 000



What is not insured?

- ✗ treatments to replace the teeth which were already missing on or prior to your policy commencement date or were extracted during the appropriate waiting period for extractions;
- ✗ replacement of any existing crowns, bridges or implant screws;
- ✗ general anaesthetics or intravenous conscious sedation;
- ✗ oral surgery, such as surgical extractions of impacted teeth;
- ✗ orthodontic treatment.
- ✗ any dental treatment which took place on or prior to the insured person's policy commencement date and treatment received after the policy period ceases;
- ✗ any treatment once the annual maximum quantity limits or maximum sum insured have been reached;
- ✗ cosmetic treatments and treatments not clinically necessary;
- ✗ any claims for the replacement of dentures damaged whilst not being worn;
- ✗ any treatment relating to damage or injury caused whilst participating in any physical contact sports when the appropriate tooth, mouth or head protection was not being worn
- ✗ oral cancer diagnosed, suspected, or for which tests were conducted or planned or for which a referral to a specialist had been made prior to the insured person joined the plan
- ✗ treatment involving the necessity of hospital in-patient, day-patient or out-patient care.

Full list of exclusions is available in dental insurance terms and conditions.



Are there any restrictions on cover?

- ! The benefits set out in this policy are only available to those between the ages of 19 and 70
- ! 90 days qualifying period for regular and oral cancer treatment procedures
- ! 150 days qualifying period for implant works



Where am I covered?

- ✓ For the regular treatment the cover is only valid for the dental services in Estonia
- ✓ In case accident treatment the cover is valid in Estonia and abroad
- ✓ In case of oral cancer treatment cover is valid for services of any practice in Estonia



What are my obligations?

- To join a dental insurance contract you are obliged to submit an application and ensure accuracy of the information provided
- You are obliged to pay the agreed premium for the annual cover
- If after completing the application, the data presented have been changed it is your obligation to inform the insurance broker as soon as possible in writing
- If there is any other insurance covering any of the same benefits you must disclose that information to insurance broker the moment of joining a dental insurance contract



When and how do I pay?

Premium or first instalment must be paid at the time of joining to insurance according to the method enabled by distributor



When does the cover start and end?

The insurance cover is in force and policy period shall be for the period running from the policy commencement date to the subsequent renewal date (which shall not be more than 12 months). If the policy has not been cancelled 1 month before renewal date, it will renew for another 12 months at each renewal date for an unspecified term

The cover shall come into force once payment of the premium has been made and it is received by the insurance distributor and the insurance distributor confirms concluding the insurance contract by sending an insurance policy to your e-mail address



How do I cancel the contract?

You have a right to withdraw from the contract during 14 days from the policy commencement date and by informing insurance distributor about your wish to cancel the contract 1 month prior to renewal date