



Policy Summary

This policy summary provides a brief description of the Denplan for Schools, AXA PPP healthcare Personal Accident Plan and AXA PPP healthcare Sports Physiotherapy Plan which are underwritten by AXA PPP healthcare. It does not contain the full Terms & Conditions which can be found in the policy handbook.

What is Denplan for Schools?

Denplan for Schools provides pupils of independent schools with cover for treatment necessary as a result of a dental injury or dental emergency anywhere in the world and for treatment of mouth cancer. The following is a summary of the key benefits of the policy:

Benefits	Denplan for Schools
Worldwide dental injury	Up to £10,000 per policy year
Cash compensation for complete loss of teeth	£1,500 for a front tooth £750 for a back tooth £100 for a wisdom tooth There is an overall maximum of £5,000 per policy year for this benefit
Worldwide dental emergency treatment	Up to £2,000 per policy year
Dentist call-out fees	100% reimbursement
Hospital cash benefit For each night you stay overnight in hospital, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.	£100 per night
Incidental expenses Transport costs incurred for travelling to receive dental emergency treatment. Telephone costs incurred for locating a dentist.	Up to £30 per incident
Mouth Cancer cover Towards one course of treatment for up to 18 months following diagnosis.	Up to £12,000 per policy year
24-Hour Worldwide Dental Emergency Helpline	✓

What are the main exclusions and limitations of Denplan for Schools?

As with all insurance policies general exclusions and limitations apply. The following is a summary of the main exclusions and limitations of the policy:

Exclusions
Claims under the dental injury or dental emergency benefit for treatment required as a result of a dental incident that occurred prior to the commencement date of the policy.
Treatment in connection with dental injuries must commence within a period of six months and must be completed within 48 months of the date of the original incident. Claim must be logged at time of injury.
Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.
Dental injury caused other than by a sudden, unexpected, direct external impact to the mouth.
Any treatment not deemed to be clinically necessary, including but not limited to cosmetic treatment, bleaching or other tooth whitening and orthodontics unless the treatment is specifically related to a dental injury covered by this policy.
If you pay your premium directly to Denplan the insured child can only be covered under the Terms & Conditions of the policy from the commencement date if you are resident in the UK, Isle of Man or the Channel Islands.
Routine dental care and check-ups.
Treatment for mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.

Please ensure you have read the full terms and conditions which can be found in the policy handbook.