Worldwide Accident and Emergency Insurance

The purpose of this Policy is to provide an Insured Person with Dental Services as described hereafter during the Period of Cover for Treatment of dental conditions by a Dentist.

Emergency Treatment Benefits – We will pay for Emergency Treatment up to the maximum value of £200 per incident, related to Treatment within the United Kingdom or £400 for treatments received outside of the United Kingdom provided that such treatment is received by the Insured Person during the Period of Cover. An excess of £15 is applicable to each and every incident. Treatments will be covered where the Insured Person requires treatment away from their Registered Practice (after making all reasonable efforts to attend their Registered Practice), or at their Registered Practice outside of their published opening hours. All charges for treatment must be reasonable, fair, clinically necessary and in line with the normal published treatment charges of the treating dental practice.

Treatment Following Accident – If an Insured Person requires treatment following an Accident occurring during the Period of Cover, benefit will be paid for the cost of such treatment up to the limits specified below, up to a maximum annual aggregate of £12,000. Treatment must be carried out by the Insured Person's Registered Practice unless in an emergency. If treatment costs are likely to exceed £400 the Insured Person must call Lloyd & Whyte Ltd on 01823 250700 to obtain our prior approval.

Hospital Benefit – If an Insured Person is admitted to hospital as an In-Patient, as a direct result of a dental Accident or for Emergency Dental Treatment, we will pay £85 for each complete 24 hours the Insured Person remains in hospital under the care of a Specialist.

Oral Cancer – If an Insured Person is diagnosed with Oral Cancer we will pay the Insured Person a £3,000 cash benefit. We will only pay this sum for Oral Cancer once the Insured Person has been referred to a Specialist by their general practitioner or Dentist.

Permanent Facial Disfigurement – Benefit is provided should you be scarred on the neck or face as a result of the accident that also caused dental trauma, where scarring is still visible after 12 months of occurrence.

A document giving details of the insurance cover, limits, excesses and exclusions is available at the practice.

How Do I Register?

You just need to complete a simple agreement form to become a member.

This will require your signature and bank account details. We will then set up a monthly Direct Debit payment.

Please speak to any member of the team if you would like more information.

Smile Essential

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smileessential
dental practice

Smile Plan

Welcomes you

Whether you are a new or an existing patient, we would like to thank you for choosing our practice. At Smile Essential Dental Practice we are totally committed to providing all of our patients with the best quality dental care and treatment in a friendly environment.

We are committed to continued development in order to stay up to date with the latest changes in modern dentistry.

We encourage preventative care to help you to understand how to maintain the health of your mouth and keep it free of tooth decay and gum disease.

As part of this service, we are delighted to offer Smile Plan - our own dental membership scheme. This plan means you can benefit from private dental care while spreading the cost over 12 months.

Our plans are an affordable way for you to maintain good oral health, so you benefit from;

- Fewer fillings
- Less dental decay
- Less likelihood of toothache
- A more attractive smile
- Greater choice
- Reduced costs
- The likelihood of keeping your own teeth for life

Smile Plan

Practice Membership Plan

£14.10 per month

We have introduced our own dental membership arrangement to reward and look after our patients who regularly visit the practice. Just look at what you can gain from becoming a member!

Appointments

Every six months, our members are entitled to:

- A dental appointment, including a clinical examination, checks for signs of oral cancer and routine x-rays.
- A hygiene appointment to provide a full clean of the teeth and gums and advice on how to keep your mouth healthy.

Discounts*

- 10% discount on most laboratory-based treatments required, i.e. crowns, bridges and dentures.
- 10% discount on any fillings.
- 10% discount on many other treatments (extractions, etc).
- 10% discount on additional hygiene care..

Insurance**

- Worldwide Accident and Emergency cover to protect against the cost of large unforeseen accidental damage.
- Emergency Treatment benefits should you need a dentist in an emergency, anywhere in the world.

And there's more...

- Treatment planning to promote good oral health for life.
- Dispensing of most antibiotics.
- Redundancy protection for your monthly payments for up to 12 months.

* Discounts only apply to treatments carried out at the practice.
** The price includes a small premium per month for the Worldwide Accident and Emergency Insurance. Please see key facts document for further details.

Prices correct at time of going to print.