

NatWest Group

Dental insurance

Policy summary

October 2024

Welcome to Unum Dental

This document includes important information to help you understand the cover we offer, any exclusions that apply and how to make a claim, so please read it carefully.

References to 'we' and 'us' in this document mean the insurer, Unum Limited. References to 'you' and 'your' mean the member. By member, we mean the individuals who have been accepted for cover by Unum Dental.

The policy is a commercial contract between Unum Limited (trading as Unum Dental) and NatWest Group. The full terms and conditions of the contract are issued to NatWest Group (the policyholder).

Get in touch

Member portal

You can login to our member portal at any time to make claims, view your documents and keep up to date on your policy benefit limits - visit <https://mypolicy.unum.co.uk> to get started.

General queries

For general queries, call 020 7265 7111 or email dental@unum.co.uk.

Office hours are Monday to Friday, 9am to 5pm.

Office address

Unum Limited (trading as Unum Dental)
Milton Court
Dorking
Surrey
RH4 3LZ

Your Clear benefit schedule

The table below lists the treatments and cover available under this policy. Please see 'More about your benefits' for full details and policy exclusions.

		Clear 1	Clear 2	Clear 3	Clear 5
Overall limit	Annual limit for all listed treatment ¹	N/A	£1,500	£2,000	£2,500
NHS	100% NHS dental cover	✓	✓	✓	✓
Check-ups	Examinations (annual limit)	100% NHS	£65	£75	£100
X-ray	Small x-ray (4 per policy year)	100% NHS	£6	£8	£11
	Medium x-ray (4 per policy year)	100% NHS	£9	£12	£20
	Panoral (large) x-ray (1 per policy year)	100% NHS	£16	£25	£40
Scalings	With a dentist (2 per policy year)	100% NHS	£15	£20	£40
	With a hygienist (2 per policy year)	100% NHS	£50	£60	£80
Fillings	Silver filling - 1 surface	100% NHS	£25	£35	£45
	Silver filling - 2 surfaces	100% NHS	£35	£45	£55
	Silver filling - 3 surfaces or more	100% NHS	£40	£50	£70
	White filling - 1 surface	100% NHS	£35	£43	£55
	White filling - 2 surfaces	100% NHS	£45	£55	£65
	White filling - 3 surfaces or more	100% NHS	£50	£60	£80
	Pin for filling	100% NHS	£9	£11	£15
Root treatments	Root canal - Incisor/Canine	100% NHS	£70	£90	£130
	Root canal - Premolar	100% NHS	£70	£100	£160
	Root canal - Molar	100% NHS	£90	£150	£225
	Apicectomy	100% NHS	£38	£70	£90
Extractions	Extraction	100% NHS	£20	£25	£55
	Surgical extraction	100% NHS	£45	£55	£80
Veneers and inlays	Veneer (prior approval required)	100% NHS	£100	£110	£200
	Inlays	100% NHS	£120	£130	£300
Implants, crowns and bridges	Implant ²	100% NHS	£300	£360	£600
	Crown	100% NHS	£160	£250	£350
	Post for crown	100% NHS	£30	£40	£60
	Conventional bridge (any number of units)	100% NHS	£300	£360	£600
	Adhesive bridge (any number of units)	100% NHS	£180	£210	£350
	Re-fix, re-cement crown or bridge	100% NHS	£25	£30	£40
Dentures	Acrylic upper or lower denture	100% NHS	£95	£100	£200
	Acrylic upper and lower denture	100% NHS	£190	£200	£400
	Chrome upper or lower denture	100% NHS	£180	£190	£275
	Chrome upper and lower denture	100% NHS	£360	£380	£550
	Repair or reline denture	100% NHS	£30	£35	£40
And the rest	Anaesthetic (per visit)	100% NHS	£50	£60	£75

And the rest	Child orthodontics (annual limit) ³	100% NHS	£250	£325	£475
	Mouthguards - including sports guard	100% NHS	£50	£55	£65
	Emergency charge	100% NHS	£50	£75	£125
	Overnight hospital stay - excl. ROI (1 per policy year)	100% NHS	£30	£50	£100
	Accident/injury (annual limit)	N/A	£1,500	£2,000	£2,500
	Mouth cancer	£20,000	£20,000	£20,000	£20,000
	Personal Protective Equipment (PPE) (annual limit)	£50	£50	£50	£50

¹Except for accident/injury treatment and mouth cancer cover which have a separate limit.

²This reimbursement covers all visits related to the implant including fitting the implant crown. We will not pay for more than one implant if a bridge could be fitted as an alternative.

³Insured children only. Maximum age limit of 25 applies to child orthodontic claims.

More about your benefits

Accident/injury cover

Treatment required as a result of an accident/injury will be subject to the individual treatment maximums shown in the benefit schedule.

By accident/injury, we mean a sudden and unexpected identifiable incident which causes injury, including injuries caused when eating or drinking. Treatment must start within 6 months of the incident date and be completed within 24 months. Accident/injury cover is provided against a single course of treatment and will be paid in line with the policy year in force at the time of the incident. Cover for the incident will end if you leave or cancel your policy. By course of treatment, we mean the initial treatment identified or planned by your dentist from the first examination following the accident.

Mouth cancer cover

This is the policy lifetime limit for all eligible treatment including reconstructive facial plastic surgery, oral therapies and restorative dental treatments. We consider mouth cancer to be a malignant tumour, tissue or cells, primarily in the oral cavity, lips, tongue or pharynx, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Mouth cancer cover will end if you leave or cancel your policy.

Exclusions

We will not cover cosmetic treatment, mouth cancer which existed prior to joining the plan, prescription fees, treatment carried out before your cover starts and after your cover ends.

Personal Protective Equipment (PPE)

We consider PPE to mean any personal protective equipment including face coverings for which you or an insured dependant have been charged whilst visiting your dentist for any insured treatment shown in your benefit schedule.

Reimbursement for PPE charges will only be made where the charge is listed in a separate line in the itemised receipt.

Additional information

If you receive private treatment under the Clear 1 plan, we will reimburse the NHS equivalent charge for the whole course of treatment received.

Dental treatment you receive which is not listed on the benefit schedule will be reimbursed at the amount you would pay if you received a course of treatment under the English NHS (where an equivalent amount can be found).

We recommend that you check treatment costs prior to your appointment as these can vary. NHS dentists can choose to charge privately for certain treatments, you can check current NHS charges on the [NHS Choices](#) website.

Making a claim with Unum Dental

You can visit any dentist you like and there's no need to gain prior approval before starting treatment but if you'd like to check how much you're entitled to claim please get in touch.

There's no need to use paper forms – with your policy you have access to our online portal to make claiming quick and easy, you can even use your smartphone

How to claim online

1. Ask for an itemised receipt from your dentist which contains a full description of your treatment and costs
2. Visit <https://mypolicy.unum.co.uk> and login using your Unum Dental username and password (registration is required to begin)
3. Select 'Make a claim' on the portal, enter your treatment details, upload a scan or photo of your receipt and hit submit

Please contact us if you wish to submit a claim via a paper form.

Please note

- To ensure your claim is processed as quickly as possible, please include details of your treatment, your dentist's details and proof of payment
- We cannot process any claim without proof of payment
- Claims should be submitted within 12 months of the completion of your last treatment in any course. We reserve the right not to pay any claims submitted after 12 months

Your dental insurance explained

What we'll cover

We will cover you and any dependants (if applicable) for treatment while covered under this policy.

By dependant, we mean your:

- Spouse, civil partner or partner living at the same address as you
- Unmarried child up to the age of 30
- Parents aged under 80. Up to 4 parents can be added including in-laws and step-parents

By policy schedule, we mean the document provided to you to confirm active cover.

By treatment, we mean any listed dental procedure as shown on the benefit schedule which is carried out to maintain or restore your dental health, including treatment as a result of an accident/injury and treatment for mouth cancer.

Following treatment, we will reimburse you or your dependant's dental expenses up to the amount shown in the benefit schedule for the relevant treatment. The amount we pay will never be more than the charges you have paid. The amounts shown in the benefit schedule apply per insured person.

The total sum payable to you or your dependant during any one insurance period cannot exceed the annual maximum amounts shown in the benefit schedule.

What we won't cover

We will not pay any claim made for:

- Any procedure which is purely cosmetic and not necessary to maintain or restore your dental health
- Orthodontics for insured adults (you and your partner) and any insured children aged 25 or over
- Treatment directly or indirectly resulting from mouth cancer conditions which existed before cover under the policy started
- Treatment carried out before your cover starts and after your cover ends
- Benefits for overnight hospital stays in the Republic of Ireland (ROI)

Starting and ending cover

We will cover you (and your dependants if applicable) based on the terms set out in this document for the period shown on the policy schedule.

Cover will end for you (and your dependants) when:

- You no longer work for NatWest Group (or at the end of that month if agreed with your employer)
- You no longer meet the criteria for being a member (or dependant) - unless otherwise agreed in writing by us
- We give you notice that we are cancelling cover following an unpaid premium
- A false or fraudulent claim is made by you or a dependant
- The policy is terminated under the terms of the contract

Cancellation

You cannot change or cancel your membership during the period of cover as shown on your policy schedule, unless you leave NatWest Group or there is a change in your circumstances such as birth or adoption of a child, death of a member or dependant, marriage or divorce of the member, member entering a civil partnership or a dissolution of a member's civil partnership.

Can I keep my dental cover if I leave my company?

Yes, we offer a continuation option so if you're leaving your company and would like to keep your cover with us, please visit www.unum.co.uk/dental/continuation within 30 days of your leave date to find out more.

Complaints

If you feel that we have not offered you a first class service please tell us and we will do our best to resolve the problem immediately. In the first instance, please contact the complaints manager:

- By letter: Unum Dental, Milton Court, Dorking, Surrey, RH4 3LZ
- By phone: 020 7265 7111
- By email: dental@unum.co.uk

If it is not possible to fully resolve your complaint straight away we will acknowledge your complaint within five working days of receipt. One of our authorised complaints handlers will investigate your complaint and keep you regularly informed of our progress.

In order to deal with your complaint as quickly as possible we may contact you and third parties for additional information. We will inform you of the results of our investigation as soon as possible.

The Financial Ombudsman Service

We hope to resolve your complaint to your satisfaction. However, if you remain dissatisfied or if our investigations have not been completed within eight weeks you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone Number: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

We participate in the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities, you may be entitled to compensation from the FSCS. The FSCS does not cover the Channel Islands or the Isle of Man. Please visit www.fscs.org.uk for more information.

Data Protection

We are data controllers for insurance purposes, as defined in the Data Protection Act 2018. All Personal Data that you give to us is dealt with in the strictest confidence according to the data protection laws of the UK. If we send your Personal Data for processing to third parties located outside the UK, we shall ensure that the same duty of confidentiality applies.

Information about you and any other insured persons is held and used to provide the insurance services set out under these policy terms and conditions, to administer your policy, to comply with the law, and develop customer relationships and services. In certain circumstances, medical service providers, including dentists (or others) will be asked to supply us with further information.

When you provide information about other insured persons, we take this as confirmation that you have their consent. As you are acting on behalf of any other insured persons covered under the policy, we will send all correspondence, including communications about claims, to you unless you advise us otherwise.

In certain circumstances we are required by law to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crime.

For additional detail on how we use Personal Data, please go to www.unum.co.uk/dental/data-policy.