

Key Facts



LAMP Services Limited, Chester House, Harlands Road, Haywards Heath, RH16 1LR
LAMP Insurance Company Limited, Suite G6A, Cornwall's Centre, Gibraltar

DENTAL IMPLANT AFTER CARE SUMMARY OF COVER

Introduction

This document contains a summary of the policy terms & conditions. The full terms can be found in the policy terms & conditions document which is available on request.

Type Of Cover Provided

This policy provides cover for:

- Failure of the dental implant to integrate
- Dental accident & emergency treatment in the UK
- Dental accident & emergency treatment overseas

Significant Features And Benefits*

The main features & benefits of the policy are:

- Cover for the costs of remedial treatment required as a result of the failure of the implant to integrate
- Cost of treatment required as a result of accidental damage to the implant caused by direct extra-oral (from outside the mouth) impact
- Cost of emergency treatment related to implant
- Dedicated 24 hour dental helpline (+44 (0)20 8762 8364)
- Worldwide network of dentists

(* subject to the policy terms & conditions)

Significant Exclusions And Limitations

The primary exclusions & limitations under this policy are:

- Dental implants that have not been placed or loaded as per the manufacturer's instructions
- Treatment which is solely attributable to smoking
- Treatment which is purely cosmetic
- Treatment which is required due to normal wear and tear of the dental implant

Duration Of The Cover

This policy will expire in twelve months from the date of issue.

Reviewing Cover

You should review the cover provided by any policy at least annually to ensure that it remains adequate for your needs.

Your Rights To Cancel

If you are not satisfied with the policy for any reason, it may be returned to us for annulment within 14 days from the date of issue or receipt of the policy certificate and terms & conditions booklet, provided no claims have been made.

What To Do If You Have A Claim Under The Policy

If you take out a policy & then have a claim pursuant to the terms & conditions of the policy you should telephone the number provided in your policy documentation.

Demands And Needs

This product meets the demands & needs of those who wish to be provided with Dental Implant Cover, subject to the policy terms and conditions, in the event of failure to integrate, dental accident or dental emergency relating to an implant.

IMPORTANT FACTS ABOUT YOUR INSURANCE

The Financial Services Authority (FSA)

The FSA is the independent watchdog in the United Kingdom that regulates financial services. It requires us to give you this document. Use this information to decide if our product & services are right for you.

Whose Products Do We Offer?

We only offer a product from LAMP Insurance Company Limited for Dental Implant After Care.

Which Service Will We Provide You With?

You will not receive advice or a recommendation from us in relation to the products we offer. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What Will You Have To Pay For Our Services?

The first annual premium is £75.00 (including IPT) per implant. The policy may be renewed by invitation annually thereafter, at which time details of the renewal premium will be provided to you.

Who Regulates Us?

LAMP Services Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 435979.

Our permitted business is advising customers on non-investment insurance contracts, agreeing to carry on a regulated activity, arranging deals in non-investment insurance contracts, assisting in the administration and performance of a contract of insurance, and making arrangements with a view to transactions in non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

LAMP Insurance Company Limited is authorised and regulated by the Financial Services Commission, Gibraltar. Our permitted business is the provision of insurance in the following classes: accident, assistance, sickness, credit, miscellaneous financial loss, & legal expenses.

You can check all this information on the Financial Services Commission register by visiting the FSC website www.fsc.gi/fsclists/insulist.htm or by contacting the FSC on telephone +350 20040283.

What To Do If You Have A Complaint

If you wish to register a complaint please contact us:

In writing: Write as appropriate to: The Quality Manager,
LAMP Services Limited, Chester House, Harlands Road,
Haywards Heath, West Sussex, RH16 1LR

By phone: Call 01444 444957

Should you remain dissatisfied you have the right to refer the matter directly to The Managing Director, LAMP Insurance Company Limited, 260/262 Main Street, Gibraltar

If you cannot settle your claim directly you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Are We Covered By The Financial Services Compensation Scheme (FSCS)?

Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our financial obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS, tel 020 7892 7300 or visit their website at www.fscs.org.uk