

DENTAL INSURANCE



INSURANCE PRODUCT INFORMATION DOCUMENT

Company: If P&C Insurance Ltd (publ), branch in Finland

Product: Dental insurance

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

What is this type of insurance?

With Dental Insurance, a company can insure its employees for dental accidents and dental illnesses. The insurance is valid 24/7 worldwide. However, only treatment given in Finland, in the dental clinic specified in the Policy Document is compensated from Dental Insurance.



What is insured?

- ✓ Reasonable and necessary costs resulting from treating a dental accident or dental illness, up to the sums insured stated in the Policy Document.

A requirement for compensating the care expenses is that the treatment was performed by a general dentist.

Furthermore, the treatment must be based on medical evidence, in accordance with generally accepted medical knowledge and essential for the treatment of the dental damage in question.

Treatment given by a dental specialist is compensated only in exceptional cases, where the use of a dental specialist is medically justified and has been approved by the insurance company in advance.



What is not insured?

The insurance does not cover the following damages, treatments or expenses:

- ✗ Dental check-ups, as well as x-rays or panoramic x-rays taken in connection with the check-ups
- ✗ Preventive treatment
- ✗ Treatment given by someone who is not a dentist (e.g. dental hygienist)
- ✗ Treatment given by a dental specialist, apart from those exceptional cases, where the use of a dental specialist is medically justified and has been approved by the insurance company in advance
- ✗ Orthodontics
- ✗ Cosmetic treatment, such as composite or porcelain veneers or teeth whitening
- ✗ Replacing an intact filling with a new filling
- ✗ A dental damage directly or indirectly caused by dental jewelry, piercing, body modification or tattooing
- ✗ Dental repair work due to medical malpractice or warranty
- ✗ Expenses arising from a dentist visiting the patient
- ✗ Medications, preparations and hygiene products
- ✗ Anesthesia (with the exception of local anesthesia)
- ✗ Indirect expenses. As indirect expenses are considered for example travel expenses, accommodation expenses, loss of earnings of the family provider, relative or carer as well as expenses arising from day care, home care or domestic help.
- ✗ Expenses arising from a failure to cancel or show for an appointment.



Are there any restrictions on cover?

- ! The insurance does not cover treatment given in other places than in the dental clinic specified in the Policy Document.



Where am I covered?

- ✓ The insurance is valid worldwide. However, only treatment given in Finland, in the dental clinic specified in the Policy Document is compensated from Dental Insurance.



What are my obligations?

- ✓ To provide correct information on the insured persons when taking out an insurance policy.
- ✓ During the validity of the insurance, to notify if a new employee enters the insurance (beginning of a new employment) or if an employee exits the insurance (end of employment).
- ✓ To give the requested information when applying for a compensation.
- ✓ To follow the safety regulations given by If.
- ✓ To pay the insurance premium on time.



When and how do I pay?

- ✓ If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- ✓ When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.



When does the cover start and end?

- ✓ Dental insurance cover starts when the policyholder and If agree upon the start of the cover and is valid until further notice.
- ✓ The insurance is terminated when the policyholder cancels the insurance.
- ✓ In some situations, also If has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- ✓ However, the insurance cover ends no later than from the moment that the Insured's employment with the Policyholder ends or the Insured's entrepreneurship ends or at the end of the insurance period during which the Insured has reached the age of 75.
- ✓ In addition, the insurance covers end when the agreed sum insured has been reached.



How do I cancel the contract?

- ✓ The insurance can be cancelled at any time.
- ✓ The cancellation shall be done by giving If a notice of termination in writing.