

Advantage Dental Care Terms of Business

This document is effective from 1st March 2023 and supersedes any similar agreements previously issued by us. Please read it carefully, it sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities.

Please contact us immediately if there is anything in this Terms of Business or Terms and Conditions which you do not understand, or with which you disagree.

About our Company

Iceni International Limited is registered with the Financial Conduct Authority (registration number 418441) as an Appointed Representative of Bespoke International Limited who are registered in England under Company Registration Number 04520834 and whose registered office is at Hygeia Building, Rear Ground Floor, 66-68 College Road, Harrow, Middlesex, HA1 1BE.

Bespoke International Limited are authorised and regulated in the United Kingdom by the Financial Conduct Authority, registration number 314872.

The Advantage Dental insurance is underwritten by Healix Insurance Services Limited on behalf of Hamilton Insurance DAC. Hamilton Insurance DAC is a designated activity company registered in Ireland, number 484148 and is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with its UK branch.

You can visit the Financial Conduct Authority Website, which includes a register of all regulated firms at <http://www.fca.org.uk/register> or by contacting them on 0800 111 6768.

All claims and membership administration and payment functions are undertaken by Denis UK Limited.

Denis UK Ltd, PO Box 6833, Basingstoke, Hampshire, RG24 4PR
Telephone: 0800 633 5037 or +44 (0) 203 6996 581 from outside the UK.
Email: assistance@denisuk.com

Our Products and Services

Iceni International Limited do not make a personal recommendation as to whether the plan offered is suitable for you. This is your responsibility, after reading the pre-sale information provided.

Disclosure

You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete.

Our Remuneration and Charges

All of our prices are inclusive of Insurance Premium Tax and include the commission we will be paid from the insurer as a percentage of the premium. We do not charge any fees in addition to the premium.

Confidentiality

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent. Details of how we use personal data is provided separately in our privacy notice.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately, our staff are always happy to clarify the cover provided.

You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Making a Claim

In the event of a claim, please refer to the full Claims Procedure within the Policy Wording document. Invoices and claims notification should be submitted to the Claims Administrator in one of 4 ways:

- 'Snap and Send' via mobile phone on the administrator portal
- 'E-Claim' via the administrator portal on mobile phone or computer
- Email – if this method is chosen it is essential to include your policy/member number and bank details for claim payment
- Post – if this method is chosen it is essential to include your policy/member number and bank details for claim payment

It is important that you attach and send the appropriate supporting documents (invoices/receipts). Failure to do so will delay the processing of your claim or could mean that your claim is rejected. Please ensure that your completed claim is submitted within 180 days of the completion of your course of treatment.

All claims will be processed by Denis UK Limited on behalf of Hamilton Insurance DAC.

Complaints Procedure

We aim to provide you with the highest levels of customer service and care at all times. However, if something has gone wrong we want to do everything we can to put it right as quickly and effectively as possible. This is why we have put in place a simple procedure for you to raise any concerns or complaint You may have.

If you wish to make a complaint, in the first instance please contact:

Complaints Department,
Denis UK Ltd, PO Box 6833, Basingstoke, Hampshire, RG24 4PR
Telephone: 0800 633 5037 or +44 (0) 203 6996 581 from outside the UK.
Email: assistance@denisuk.com

We will contact you within three days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

In the event that you are unhappy with our response to your complaint, or you have not received our response within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service, who can review complaints from eligible complainants, but you must do so within 6 months of receiving our final response. Further information can be found at:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service exists to help resolve complaints when we have not been able to resolve matters to your satisfaction and the service they provide is free and impartial. Their contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers.)

Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect Your legal rights.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or +44 (0) 20 7741 4100 from outside the United Kingdom.

Statement of Demands & Needs

We have not provided you with a personal recommendation or advice as to whether this policy is suitable for your specific needs. This product meets the demands and needs of an individual who seeks protection against the costs of Accident and Emergency Treatment and Routine Dental Treatment.

Cancellation Right

You have a right to cancel your policy up to 14 days from the later of the policy start date or the date you receive full policy documentation from us, or the renewal date or the date you receive full renewal documentation from us.

Should you wish to exercise the Cancellation Right, no charge will be made unless a claim occurs during the cancellation period.

To exercise the Cancellation Right you should contact our Customer Services line on 0800 633 5037.

If the Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date and you have not made a claim, you will be entitled to a pro-rata refund provided you give us at least 7 days' notice by notifying us in writing or contacting the Customer Care Manager.

Law and Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

You are deemed to have accepted these terms of business and give your consent for us to operate in the ways described, unless you advise us otherwise within 7 days of receipt.