

# Advantage Dental Care - Making a Claim

## At the Dentist

Once the treatment is complete, the Insured Person should pay for the Treatment and ask the Dentist for a detailed Treatment invoice. This invoice should be on the official practice format (electronic or paper) and have the following information. It is Your responsibility to ensure that this information is on this invoice, as without it Your claim will be invalid.

- Treated Persons name and address;
- Dentist or practice name and address;
- Description and date of each Treatment rendered, the specific tooth worked on (if applicable) and the fee charged.

## Claims Notification

The invoice described above 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 add the following information to the email body:
  - o Policy/Member Number
  - o Bank details for claim payment
- Post: If this method is chosen it is essential to include the following information with the invoice:
  - o Policy/Member Number
  - o Bank details for claim payment

## Claims for Accidents and Emergencies

The process for these claims is identical except that You must inform Us that the claim is for an Accident or an emergency. The way to do this is:

- For claims via the portal: Open a secure message, use the claim number of Your finalised claim and describe what happened that resulted in the accidental damage to Your teeth or the nature of the emergency;
- For email or postal claims: Write a description of the Accident or emergency in the email body or as a separate sheet in the postal claim.

Failure to describe a situation that is clearly an Accident or an emergency will result in Your claim being processed against the routine benefits offered in Your plan.

## Claims for Treatment in Foreign Countries

The process for these claims is identical to those for claims for Treatment in the UK except that...

- You may not use the E-Claim process for foreign claims;
- You must provide a translation of the detailed dental invoice if it is not in English

## Notes to Claims

- All claims must be notified to the Claims Administrator within 180 days of the date of completion of the item of Treatment. We will not be liable in respect of any claim notified late, unless there is a justifiable reason for the delay.
- Claims missing critical information will be rejected and details of what You need to do will be sent to Your registered email address. You will be able to submit a new claim once You have the required information. For example:
- Illegible invoices will be rejected;
- Treatment done on specific teeth will be rejected if the specific tooth is not identified;
- A Treatment estimate or quote is not a valid invoice. An invoice is only provided once the # Treatment is complete.

## Fraudulent or Unfounded Claims

If any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that claim shall be forfeited and, (if appropriate), recoverable.

## Other Insurance

Without prejudice to any other right or remedy We may have against any third party, if there is any other insurance covering any of the same benefits, You must disclose or procure that the relevant Insured Person discloses the same to Us. We shall not be liable to pay or contribute more than Our rateable proportion. Any payment or contribution over and above such liability shall be at Our absolute discretion and shall be without prejudice to this condition.

## Settlement of Claims

All settlements will be made by bank transfer to the nominated bank account of the principal Insured Person.

## Claims Contact Details

Online Portal: [www.denisglobal.com](http://www.denisglobal.com)

Email: [claims@advantagehealth.uk.com](mailto:claims@advantagehealth.uk.com)

Post: PO Box 6833, Basingstoke, Hampshire, RG24 4PR

Tel: 08006335037