



Denplan for Schools

Worldwide dental cover to benefit you and your child



Denplan
At the heart of dental care



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and your child



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INVESTORS
IN PEOPLE



Denplan
At the heart of dental care



Welcome to Denplan for Schools

We're delighted to be given the opportunity to tell you about Denplan and what we can do for pupils and parents. For many years we have been the UK's leading dental payment plan specialist and are extremely proud of the products we arrange and the services we offer to all our clients. Denplan has been arranging Denplan for Schools for many years so you can be assured that your child is in expert hands.

Please read the following pages to see why having a dental plan could be immensely valuable to help your child should they suffer a dental injury or dental emergency.



Dental cover to benefit you and your child

When your child attends school you want to know that they will be cared for in every eventuality. Denplan for Schools has been designed so that should your child suffer a dental injury or dental emergency they are covered.

If you already have a personal accident plan or standard travel insurance, dental cover may not be included. Denplan for Schools will provide dental cover for your child whether they are at home, on holiday or on a school trip.

One less thing to worry about

When you take out cover for your child with Denplan for Schools you are ensuring they have access to dental cover from the UK's leading dental payment plan specialist. Denplan for Schools covers your child with worldwide dental cover all year round, giving you one less thing to worry about if taking them out of the country.

We can even help you locate a dentist wherever you are in the UK with our unique Find-a-dentist service, which can be found online at www.denplan.co.uk/schools or by calling our friendly advisors.

Unique 24-hour worldwide dental emergency helpline

With Denplan's unique helpline you can make sure that you get the help and advice you need for your child should a dental emergency arise, including booking an emergency appointment. Our advisors are on hand 24 hours a day, no matter where you are in the world. For details of how to contact our emergency helpline please refer to the 'How to contact us' section at the back of this booklet.

“We are totally delighted with the treatment and service received and would recommend Denplan for Schools to all parents.”

Mrs Glazbrook (Parent), EASTBOURNE COLLEGE

We'll do the work for you

We know that the last thing you want to worry about in the event of a dental injury or dental emergency is having to fill in lots of claim forms. So we have made the claiming process as easy as possible; please see our '3 step process' on page 8 of this booklet.

Your choice of dentist

We don't mind whether you visit a Denplan, private or NHS dentist whilst your child is covered by the plan and will help you to find a dentist close by.

Peace of mind

Treatment for dental injuries or dental emergencies can be costly, but by making sure your child is covered by Denplan for Schools, you are guaranteed reimbursement for eligible treatment from the UK's leading dental payment plan specialist towards the cost of any unexpected bills.

“I would unreservedly recommend Denplan to other parents when considering which insurance policies to take up at the beginning of each term.”

Jane Hartwell (Parent), CLAYESMORE SCHOOL

Why choose Denplan for Schools?

Cover all year round; anywhere in the world

If you already have private medical insurance or standard travel insurance that covers your child, it may not include dental cover. Denplan for Schools will cover your child's dental injury and dental emergency treatment, whether at home, on holiday or on a school trip all year round.

Up to £5,000 compensation for loss of teeth

Should your child lose a tooth as a result of a dental injury or dental emergency, we will provide up to £5,000 compensation for loss of teeth.

Up to £12,000 worldwide dental injury and dental emergency cover

If a dental injury or dental emergency arises, the first priority for you and the school is to get the child to a dentist as soon as possible. This is why Denplan provide a 24-hour worldwide dental emergency helpline, to ensure you can find a dentist when you need it most.

With Denplan for Schools any dental injury that a pupil may encounter anywhere in the world is covered, providing peace of mind so that you can focus on getting your child the treatment they need.

Hassle-free and easy to use

We don't specify any excesses or limits for individual treatments. Your child will receive immediate cover (except mouth cancer cover) and you will not need authorisation from us prior to receiving treatment, should a dental emergency arise. You will also pay for dental care alongside your school fee bill which removes the need of finding individual dental cover.



What to do in a dental emergency

Dental pain can be a distressing experience – here is what you can do in a dental emergency, as well as some dental first aid tips.

In the UK - your child can attend a dentist of your choice or the school can give us a call if they need help in finding one. Denplan for Schools includes cover for dental injury and dental emergency treatment only, see the Policy Summary for details.

Overseas - if your child has a dental emergency while they are away from home they can visit any dentist. If their school is unable to find a dentist we can try and find one for them.

Out of hours - don't worry. If your child is in dental pain during the night or at the weekend, they can still receive dental treatment as Denplan for Schools includes cover for call-out fees and emergency treatment. See the Policy Summary for details.

Dental first aid tips

- Clean the area around the sore tooth thoroughly
- Rinse the mouth vigorously with luke-warm (body temperature) salt water to dislodge trapped food or debris
- Do not use very hot or very cold salt water as this may inflame the situation
- Do not place aspirin on the gum or on the aching tooth
- If the face is swollen, apply a cold compress and seek help from a dentist as soon as possible
- Cold water rinses may temporarily ease the pain from a throbbing tooth
- Avoid lying down as this raises the blood pressure and increases pain

Emergency helpline (in the UK): **0800 844 999**

Emergency helpline (outside the UK): **+44 (0) 1962 844 999**

How to Claim

Claiming couldn't be simpler with Denplan for Schools and you do not need pre-authorisation from us before receiving treatment. Once your child has received treatment all you need to do is follow these simple steps:

Step 1

Obtain proof and details of treatment from your dentist.

If a tooth has been lost, you must obtain written confirmation of this from your dentist. A breakdown of treatment costs must also be provided to Denplan.

Step 2

Complete a claim form and attach proof of treatment, proof of payment and any other relevant receipts.

You can find a claim form online at www.denplan.co.uk/schools or request one by calling 0800 214 357 or emailing us at denplanforschools@denplan.co.uk

Step 3

Send your completed form and receipts to Denplan at:

Denplan for Schools, Denplan Limited,
Denplan Court, Victoria Rd, Winchester,
SO23 7RG.

Claim forms should be sent to Denplan within 60 days of receiving treatment.

If you would like confirmation that any treatment received will be covered under the terms of this policy, or you would like confirmation of the benefits available to you, please do not hesitate to call us on 0800 214 357 or email denplanforschools@denplan.co.uk



Policy Summary



Denplan
At the heart of dental care

Policy Summary



This policy summary provides a brief description of this dental insurance, which is underwritten by AXA PPP healthcare. It does not contain the full terms and conditions which can be found in the policy terms and conditions on pages 13-18 within this booklet.

What is Denplan for Schools?

Denplan for Schools provides pupils of independent schools with cover for treatment necessary as a result of a dental injury or dental emergency anywhere in the world and for treatment of mouth cancer.

The following is a summary of the key benefits of your policy.

Benefits	Denplan for Schools
Worldwide dental injury	Up to £10,000 per policy year
Cash compensation for complete loss of teeth	£1,500 for a front tooth £750 for a back tooth £100 for a wisdom tooth There is an overall maximum of £5,000 per policy year for this benefit
Worldwide dental emergency treatment	Up to £2,000 per policy year
Dentist call-out fees	100% reimbursement
Hospital cash benefit For each night the insured child needs to stay in hospital for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.	£100 per night
Incidental expenses Transport costs incurred for travelling to receive emergency dental treatment. Telephone costs incurred for locating a dentist.	Up to £30 per incident
Mouth Cancer cover Towards one course of treatment for up to 18 months following diagnosis.	Up to £12,000
24-hour worldwide dental emergency helpline	

What are the main exclusions and limitations of Denplan for Schools?

As with all insurance policies general exclusions and limitations apply. The following is a summary of the main exclusions and limitations of the policy.

Exclusions	For full information please see
Claims under the dental injury or dental emergency benefit for treatment required as a result of an incident that occurred prior to the commencement date of the policy.	The terms and conditions section on pages 15-16, Section 4. Exclusions.
Treatment in connection with dental injuries must commence within a period of six months and must be completed within 48 months of the date of the original incident. Claim must be logged at time of injury.	The terms and conditions section on pages 14-15, Section 3. Schedule of benefits.
Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.	The terms and conditions section on pages 15-16, Section 4. Exclusions.
Dental injury caused other than by a sudden, unexpected, direct external impact to the mouth.	The terms and conditions section on pages 15-16, Section 4. Exclusions.
Any dental treatment not deemed to be clinically necessary, including but not limited to cosmetic treatment, bleaching or other tooth whitening and orthodontics unless the treatment is specifically related to a dental injury covered by this policy.	The terms and conditions section on pages 15-16, Section 4. Exclusions.
If you pay your premium directly to Denplan the insured child can only be covered under the terms and conditions of the policy from the commencement date if you are resident in the UK, Isle of Man or the Channel Islands.	The terms and conditions section on page 14, Section 2. Eligibility.
Routine dental care and check-ups.	The terms and conditions section on pages 15-16, Section 4. Exclusions.
Treatment for mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.	The terms and conditions section on pages 15-16, Section 4. Exclusions.

How long will my cover last?

The policy is for one year unless we have agreed something different.

What do I do if I want to make a claim?

If you need advice about making a claim simply call 0800 214 357. Full details of how to make a claim are included in the terms and conditions on page 16. Claims should be made within 60 days of treatment.

How do I complain?

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we will do our best to address your concerns. Your feedback is vital to helping us improve. Further details on how to complain can be found in the terms and conditions on page 18. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

If you have a claim against AXA PPP healthcare

In the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay the benefits under your group scheme, you may be entitled to claim compensation from the Financial Services Compensation Scheme (the FSCS). You will need to meet specific FSCS criteria depending on your particular circumstances. In the event that you are eligible to claim, currently the first £2,000 of any claim would be protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid. With effect from January 1st 2010, the level of compensation available from the FSCS will change to 90% of the total value that the policy would have paid. To find out whether you would be eligible to claim under the scheme you should contact the FSCS (0207 892 7300). Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

What if I change my mind?

You have a 14 day cooling off period if you are paying premiums direct to Denplan. During this period you have the right to cancel your policy and have your premiums returned. The cooling off period begins on the day your contract is agreed or the day you receive your full policy terms if this is later and will also apply from each renewal date.



Terms and Conditions



Denplan
At the heart of dental care

Policy Terms and Conditions

This document constitutes the full terms and conditions of **your** dental policy, which is for one **year**.

1. Definitions

The words, which appear in this policy in bold, have specific meanings, which are explained below:

commencement date - the first academic school day of the term in which **you** make **your** first payment for Denplan for Schools.

dental injury - an injury to the teeth and supporting structures (including damage to dentures or orthodontic appliance whilst being worn) which is directly caused suddenly and unexpectedly by means of a direct external impact.

dental emergency treatment - dental treatment provided at the initial emergency appointment urgently required for the relief of severe pain, the inability to eat, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to general health. For the avoidance of doubt any subsequent treatment required after the initial emergency appointment is specifically excluded.

insured child - the child attending the independent school and accepted for cover by **us**.

mouth cancer - a malignant tumour, with its primary site being in the **oral cavity** which is characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This excludes non-invasive cancer in situ and HIV related tumours.

oral cavity - the hard and soft palate; accessory, salivary, lymph and other gland tissue in the mucosal lining of the **oral cavity** as defined but excluding the tonsils.

premium - the money due to **us** with regard to the provision of this policy.

United Kingdom (UK) - England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands.

we, us, our - AXA PPP healthcare limited.

year - 1st September to 31st August or the period of time between the **commencement date** and the 31st August.

you or your - parent or legal guardian of the **insured child**.

2. Eligibility

The **insured child** can only be covered under the terms and conditions of this policy, from the **commencement date**, if **you** are:

- i. resident in the **UK** for at least 180 days during the **year**; or
- ii. **your** child is entitled to enter the scheme in accordance with the eligibility rules defined by the authorised representative of the school.

Your insurance cover under this policy will end at the earliest of the following:

- iii. the expiry of the **year**; or
- iv. at the end of the term in which the **insured child** ceases attendance at the school.

3. Schedule of benefits

We will pay the benefits shown below to **you** provided that **you** comply with the terms and conditions of this policy:

- i. **Worldwide dental injury**
For the costs of dental treatment received by the **insured child** in connection with a **dental injury** which happens after the **commencement date** up to a limit of £10,000 per policy **year**. Benefit will only be payable for treatments in connection with **dental injuries** that commence within a period of six months of the date of the original incident, and while the policy is in force. If this spans a renewal period **we** will continue to cover the **insured child's** treatment after the renewal date. However in no event will benefit be payable for treatment received more than 48 months after the date of the **dental injury**.
- ii. Cash compensation for loss of teeth as an additional part of the **dental injury** cover, compensation is payable for complete loss of the **insured child's** adult teeth following a **dental injury**, up to £5,000 per **year**.
 - £1,500 for the complete loss of a front tooth (incisor or canine)
 - £750 for the complete loss of a back tooth (premolar or molar)
 - £100 for the complete loss of a wisdom tooth

iii. **Worldwide dental emergency treatment**
For the cost of **dental emergency treatment** anywhere in the world up to £2,000 per year. For the avoidance of doubt any subsequent treatment required after the initial appointment is specifically excluded.

iv. **Dentist call-out fees**
For the cost of dental emergency call-out fees and/or the cost of an emergency telephone consultation with a dentist. By call-out we mean the necessity for a dentist in the **UK** to re-open the practice between the hours of 6.00pm and 8.00am on weekdays or weekend and bank holidays or outside the **UK**, outside the practice's normal working hours to provide **dental emergency treatment** or treatment in the event of a **dental injury**.

v. **Hospital cash benefit**
If the **insured child** is admitted overnight as an in-patient to a licensed medical or surgical hospital under the care of a consultant specialising in dental or maxillofacial surgery in relation to head or neck condition, up to £100 per night.

vi. **Incidental expenses**
Cover for the cost of incidental expenses in relation to **dental emergency treatment** (for example telephone costs for locating a dentist or transport costs incurred for travelling to receive **dental emergency treatment**), up to £30 per incident. Receipts will be required.

vii. **Mouth cancer cover**
This benefit covers the **insured child** for treatment charges up to £12,000 for treatment of **mouth cancer**.

Conditions:

- The benefits will be paid only for treatment received within 18 calendar months of the date of diagnosis.
- Benefits will be paid only for one course of treatment in connection with a specific occurrence of **mouth cancer**. No further benefits are payable in the event of a reoccurrence of this same cancer, either at the same site or at a different location within the **oral cavity**.

- Benefit will be paid only for treatment given by a consultant who is recognised as a specialist in cancer treatment by the NHS or the States of Guernsey and Jersey or treatment provided by another medical practitioner under referral from a consultant.

viii. **24 hour worldwide dental emergency helpline**
In the event of the **insured child** experiencing a dental incident, all reasonable assistance will be given in locating a dentist.

ix. The maximum benefits payable, within the policy year as stated in the schedule of benefits, is the maximum benefit payable for all claims regardless of the number of policies you may have with us.

4. Exclusions

This policy does not provide cover for:

- Claims under the **dental injury** or dental emergency benefit for treatment required as a result of an incident that occurred prior to the **commencement date** of the policy.
- Routine dental care and check-ups.
- Injury caused by food stuff (including foreign bodies therein) under the **dental injury** benefit.
- Payments in excess of the maximum benefits for each year as stated above.
- Costs recovered from any other insurance policies.
- Prescription charges unless related to claims paid under the worldwide **dental injury** or worldwide **dental emergency treatment** benefits.
- Mouthguards, gum shields or any dental appliances.
- Bleaching or other tooth whitening unless the treatment is specifically related to a **dental injury** covered by this policy.
- Routine orthodontic treatment.
- Cosmetic treatment, meaning dental treatment not necessary for the establishment or maintenance of oral health.
- Treatment, care or repair to or in connection with "tooth jewellery".

- xii. **Mouth cancer** diagnosed before or within 90 days of when the **insured child** was first provided with **mouth cancer** cover by **us** or for which tests or consultation began within those 90 days, even if the diagnosis is not made until later.
- xiii. Charges for consultations or tests for non-invasive tumours under the **mouth cancer** cover benefit.

In addition, no benefit will be payable under section 3 (Schedule of benefits) as a result or consequence of any of the following:

- i. Damage or injury caused whilst training for or participating in contact sports unless appropriate mouth protection is worn.
- ii. Self-inflicted injuries.
- iii. Loss of, or damage to dentures or orthodontic appliance, other than whilst being worn.
- iv. **Mouth cancer** which is related in any way to HIV infection or AIDS.

5. Claims general

When determining claims Denplan act on behalf of the underwriter, AXA PPP healthcare. Denplan have the delegated authority to do so, and in this instance are not acting as **your** intermediary, but as the agent of AXA PPP healthcare.

- i. (a) The **insured child's** claim must be notified to Denplan by completion of the official claim form.
- (b) All claim forms must be fully completed and signed by the policyholder, guardian or authorised persons and must quote the **insured child's** attending school. Incomplete claim forms will be returned.
- (c) Incomplete claim forms may cause a delay in **your** claim being assessed. In any event claim forms must be completed at **your** own expense and should be received by Denplan within 60 days of receiving treatment.
- (d) **Your** claim must be supported by proof of treatment detailing the dates and costs of each individual treatment.
- ii. No benefit will be payable if Denplan have not received proof of all facts relevant to **your** claim. This shall include but not be limited to:

- (a) proof of the **insured child's** eligibility for cover on the date of treatment;
- (b) proof of the dental treatment, this may be by way of a medical report (at **your** own expense);
- (c) for claims under the worldwide **dental injury** benefit, details pertaining to the circumstances of the injury the **insured child** has experienced.

In all cases **we** retain the right to recover any incurred costs as a result of a third party's involvement. In addition, if the **insured child** is covered by another dental insurance policy **we** reserve the right to pay an appropriate apportionment of the claim.

iii. If the treatment is received abroad then **we** will pay benefits in pounds sterling. This means **we** will need to convert the expenditure into sterling using an internet based exchange rate website. The exchange rate will be calculated at the rate in force on the date of the receipt.

iv. **We** may require the **insured child** to be examined by a dentist or other medical specialist (at **our** expense). If **you** refuse or fail to keep the appointment **we** may refuse to consider **your** claim.

6. Cancellation

Cooling off period

The cooling off period only applies if the policyholder pays **premiums** directly to Denplan. If the policyholder exercises their right to cancel within the 14 day cooling off period **we** will then return any **premium** paid for the policy. The Financial Services Authority rules allow certain policyholders to cancel their policy and have their **premium** returned. The 14 day cooling off period commences on the day that the contract is concluded or the day that full policy terms and conditions are received, whichever is the later. However, if the policyholder does not cancel the policy during the cancellation period the policy will continue on the terms described in this document. The 14 day cooling off period will also apply from each renewal date of the policy.

- i. **You** may also wish to cancel **your** policy outside the 14 day cancellation period, however:

If **you** wish to do so this must be notified to Denplan for Schools giving a full terms notice.

- ii. Should **you** wish to cancel **your** policy with **us**, **you** can do so by informing Denplan directly via telephone, or sending a letter, fax or email.

7. General

- i. This contract between **you** and **us** is made up of these terms and conditions, **your** schedule of cover and any endorsement provided by **us**.
- ii. Non-payment of **premium** will result in **us** suspending the **insured child's** benefits, and taking all necessary action to recover monies outstanding.
- iii. **You** and **we** are free to choose the law that applies to this policy. In the absence of an agreement to the contrary, the law of England and Wales will apply.
- iv. The policy is written in English and all other information and communications to **you** relating to the policy will also be in English.
- v. If **you** pay **your premium** directly to Denplan, Denplan will write to **you** prior to the end of any policy **year** to let **you** know that **we** wish to renew **your** policy and on what terms. If Denplan do not hear from **you** in response, then **we** may at **our** option assume that **you** wish to renew **your** current policy on those new terms. Where **you** have opted to pay the **premium** by Direct Debit, continuous credit card payments or other payment method, Denplan may continue to collect **premiums** by such method for the new policy **year**. Please note that if Denplan do not receive **your premium**, this may affect **your** cover. **We** reserve the right to refuse renewal of the policy.
- vi. In the event that **you** obtain cover via fraudulent means, or make a fraudulent claim, **we** reserve the right to cancel **your** policy, demand that any such claim settlements are repaid by **you**, and/or take the appropriate legal action against **you**.

How is my personal data protected?

Please ensure that **you** show the following information to others covered under **your** policy, or make them aware of its contents.

Denplan will deal with all personal information supplied in the strictest confidence as required by the Data Protection Act 1998. Denplan may send personal and sensitive personal information in confidence for processing by other companies and intermediaries and to AXA PPP healthcare as the underwriter of this policy. Denplan will extend the same duty of confidentiality to any third parties to whom it may subcontract the administration of **your** policy, including those based outside the European Economic Area.

Denplan will hold and use information about **you** and any family members covered by **your** policy, supplied by **you**, any family members and **your** employer (if applicable) to provide the services set out under the terms of this policy, administer **your** policy and develop customer relationships and services. In certain circumstances Denplan may ask medical service providers (or others) to supply Denplan with further information.

When **you** give Denplan information about family members Denplan will take this as confirmation that **you** have their consent to do so. As the policyholder is acting on behalf of any family member covered by this policy, Denplan will send all correspondence about the policy, including any claims correspondence, to the policyholder unless advised to do otherwise.

Denplan are required by law, in certain circumstances, to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crimes. Denplan will disclose information to third parties including other insurers for the purposes of prevention or investigation of crime including reasonable suspicion about fraud or otherwise improper claims.

If **you** have agreed, Denplan may use the information **you** have provided to Denplan to contact **you** by post, telephone or electronically with details of other products and services. With **your** agreement Denplan may also share some of **your** details with other AXA Group companies and other carefully selected companies based in the European Economic Area to enable them to contact **you** about their products and services. If **you** change **your** mind please contact Denplan on **0800 214 357**.

Otherwise Denplan will assume that, for the time being, **you** are happy to be contacted in this way.

What regulatory protection do I have?

Denplan Limited is an appointed representative of AXA PPP healthcare Limited, which is authorised and regulated by the Financial Services Authority (FSA).

The FSA was established by government to provide a single statutory regulator for financial services. The FSA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system. The FSA have set out rules which regulate the sale and administration of general insurance which AXA PPP healthcare and Denplan must follow when dealing with **you**. AXA PPP healthcare's registration number is 202947. This information can be accessed by visiting the FSA register which is on their website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

In the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay the benefits under **your** group scheme, **you** may be entitled to claim compensation from the Financial Services Compensation Scheme (the FSCS). **You** will need to meet specific FSCS criteria depending on **your** particular circumstances.

In the event that **you** are eligible to claim, currently the first £2,000 of any claim would be protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid. With effect from January 1st 2010, the level of compensation available from the FSCS will change to 90% of the total value that the policy would have paid. To find out whether **you** would be eligible to claim under the scheme **you** should contact the FSCS (0207 892 7300). Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

How to complain

It is always the intention of AXA PPP healthcare and Denplan to provide a first class standard of service. However, should **you** have reason to complain **you** can do so in the following way:

i. In the first instance, **you** should document **your** complaint and send it to Denplan at:

Customer Services Manager
Denplan for Schools
Denplan Limited
Denplan Court
Victoria Road
Winchester
SO23 7RG

Please quote **your** claim number and or attending school so that **your** enquiry can be dealt with quickly.

ii. Should the matter still not be resolved to **your** satisfaction, **you** have the right to refer **your** complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This procedure will not prejudice **your** right to take legal proceedings. However, please note that there are some instances when the Financial Ombudsman Service cannot consider complaints.



Contact us

To find out more about how Denplan for Schools can benefit you and your child, please contact us using the following details.

Tel: **0800 214 357**

Fax: **01962 828 180**

Email: denplanforschools@denplan.co.uk

Website: www.denplan.co.uk/schools

Address:

**Denplan for Schools,
Denplan Limited,
Denplan Court,
Victoria Road,
Winchester,
SO23 7RG**

Lines are open 8.30am to 5.30pm Monday to Thursday
and 8.30am to 4.30pm Friday.

24-Hour Worldwide Dental Emergency Helpline:

0800 844 999

Calls may be recorded and/or monitored. Mobile phone charges may apply.

Member of the  Group

Denplan Limited, Denplan Court, Victoria Road, Winchester, SO23 7RG, UK.

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