

# Dental Insurance

## Insurance Product Information Document

This product is underwritten by AmTrust International Underwriters Designated Activity Company registered in Ireland (number 169384) at 6-8 College Green, Dublin 2, D02 VP48, authorised and regulated by the Central Bank of Ireland with reference number C33525.

**Company:** AmTrust International Underwriters DAC

**Product:** Cavitas Dental Insurance

The information provided in this document is a summary of the key features and exclusions of the policy. Complete contractual information about the product can be found in your policy wording.

### What is this type of Insurance?

This insurance policy will reimburse the costs of dental treatment that an insured person receives in Estonia, up to the individual treatment limits.



#### What is Insured?

The insurer will reimburse the insured person the amount they were charged by the dentist for each treatment or the amount in the list of treatments, whichever is lower.

Reimbursement will be made up to the individual treatment amounts included in the policy terms and conditions, and up to the category limits and the annual sum insured per insurance year which depend on the insurance plan chosen, as shown below:

	BRONZE	SILVER	GOLD
Treatment limits:			
<b>Annual Sum Insured*</b>	<b>1200 EUR</b>	<b>2000 EUR</b>	<b>3000 EUR</b>
✓ <b>Anesthesia &amp; Diagnostic</b>	75 EUR	75 EUR	75 EUR
✓ <b>Restorative Treatment:</b>	250 EUR	250 EUR	250 EUR
Fillings incl temporary fillings Temporary crowns Temporary bridge Tooth extractions & minor oral surgery			
✓ <b>Root canal treatment</b>	375 EUR	375 EUR	375 EUR
Diagnosis of periodontitis & surgical periodontal treatment Mouth guards / splints Crowns, bridges & dentures			
✓ <b>Surgery</b>	500 EUR	500 EUR	500 EUR
Extractions Periodontal surgery Minor gum or bone surgery Transplantation of the tooth			
✓ <b>Crowns, Bridges, Inlay/Onlay</b>	N/A	250 EUR	400 EUR
All crowns Partial crown, inlay/onlay			
✓ <b>Dentures</b>	N/A	250 EUR	500 EUR
✓ <b>Implants</b>	N/A	300 EUR	900 EUR

\* The total compensation for an insurance year cannot exceed the annual sum insured, irrespective of the number of treatments.



#### What is not Insured?

- ✗ Preventive treatments (regular examinations by a dentist, dental hygienist, non-surgical periodontal treatments)
- ✗ Cosmetic dental treatments (Stain removal or bleaching, Tooth adjustment etc.)
- ✗ Missing teeth
- ✗ Any claims for the replacement of dentures damaged whilst not being worn
- ✗ Damage from jewellery and the like
- ✗ Guaranteed and/or defective treatment
- ✗ Negligent, disturbances and/or intentional acts
- ✗ Orthodontic treatment
- ✗ Treatments covered under other insurance/schemes
- ✗ Any treatment once the annual maximum quantity limits or maximum sum insured have been reached

For full list of exclusions please see Terms and Conditions AMT-1/2021 article 8.



#### Are there any restrictions on cover?

- ! The filling indemnity per the tooth is valid for 3 years. For existing fillings to be covered under this insurance they must be at least 3 years old.
- ! The crown, bridge or inlays/onlays indemnity per tooth is valid for 5 years. For existing crowns, bridges, inlays and onlays to be covered under this insurance they must be at least 5 years old.
- ! The indemnity for dentures is valid for 5 years. For existing dentures to be covered under this insurance they must be at least 5 years old.
- ! The insured person must be aged between 19 and 70 years to be added under insurance cover.
- ! The insurance coverage will cease when the insured person reaches the age of 70.
- ! Certain treatments are only covered if pre-authorization of the treatment is received from claims administrator



## Where am I covered?

- ✓ Estonia, all treatments done at qualified dentists registered with the Health Board (Terviseamet).



## What are my obligations?

- Insured person must pay for his/her treatment and return the claim form to us within 6 months of the treatment date
- The claim form must include your payment receipt and a detailed invoice from the dentist and be sent to <https://kindlustusjuhtumid.cavitas.ee>
- If insured person is planning to have transplantation of the tooth, placement of crowns and bridges, placement of implants, implant abutments and implant crowns and any other implant related treatment, fitting of full (top and bottom jaw) and partial dentures insured person must contact the claims administrator for pre-approval to ensure the cover available.



## When and how do I pay?

The premium for the insurance is paid by policyholder (employer, union, other group) per insured person per insurance year.



## When does the cover start and end?

Your insurance begins on the start date specified in the policy. The premium is determined based on the insured person's age and changes when the insured person moves up an age band.

Cover will end automatically in the following situations:

- On termination of the relationship with the policyholder (employer, union or other group)
- At the renewal date following the insured person's 70th birthday
- Upon the death of the insured person



## How do I cancel the contract?

Insured person is insured under collective insurance contract concluded between policyholder and insurance company.

Both insurer and policyholder have right to cancel collective insurance contract at the renewal by giving notice to the other party, via the distributor, at least 90 days prior to the expiry of the insurance period.