

Dental Insurance

Insurance Product Information Document

Company: RiskPoint A/S, registered as an Insurance Intermediary with Finanstilsynet in Denmark, has the authority to establish coverage and to process claims for a number of insurance companies. For further information regarding which insurance company(ies) is used on your particular insurance policy, please address the front page of the quote/policy.

This document contains only the most important information relating to your insurance contract. The insurance policy as well as the insurance conditions attached complete the contractual information.

What is this type of insurance?

This is a group dental insurance policy that covers almost all types of dental treatment performed by an authorized dentist or dental hygienist/clinical assistant. The insurance may include a deductible or not; this will be stated in the policy.



What is insured?

Employees who are employed and covered by the group agreement entered into with the company.

The compensation is calculated based on any deductible on the insurance and the amounts specified in the benefits list for each type of treatment.

Coverage

The insurance may cover, for example:

- ✓ Dental fillings
- ✓ Root canal treatment
- ✓ Surgical procedures
- ✓ Implants
- ✓ X-rays
- ✓ Anaesthesia
- ✓ Bite Splints
- ✓ Periodontal treatment



What is not insured?

The insurance does not cover employee(s) who are not listed on the policy or employee(s) who are no longer part of the scheme.

The insurance does not cover claims arising from:

- ✗ Cosmetic dental treatments and orthodontics
- ✗ Prosthetic treatments that are already diagnosed, ongoing, planned, or recommended
- ✗ Consequential damage caused by jewellery or similar items
- ✗ Missing teeth
- ✗ Missed treatments
- ✗ Failure to follow the dentist's recommendations after enrollment in the insurance



Are there any restrictions on cover?

For a complete overview of the insurance limitations, please refer to the insurance terms and conditions.

- ! The insurance is subject to maximum annual coverage limit.
- ! Fixed reimbursement rates apply to dental treatments covered by the specific scheme, regardless of the dentist's treatment price.



Where am I covered?

- ✓ The insurance can be used with all practicing dentists in Denmark as well as authorized dentists within the EU and EEA. Further information is described in the insurance terms and conditions. Please note that RiskPoint A/S reserves the right to obtain dental records that meet the Danish requirements for clinical documentation. The material must be prepared in a Scandinavian language or in English. Any translation from other languages must be carried out by an authorized translator.



What are my obligations?

- It is your responsibility to submit your own dental invoices for reimbursement. The invoice must be paid to the dentist prior to submission.
- If you report a claim related to a prosthetic treatment, we must have access to satisfactory dental records (according to Danish standards) from at least the past five years in order to process the claim.



When and how do I pay?

The insurance is paid either by the employer, in which case the employee is taxed on the annual premium paid, or by the employee. In that case, the premium is deducted from the employee's net salary.



When does the cover start and end?

The insurance is valid from the date stated on the policy or as agreed between the company and RiskPoint A/S. The full coverage period is also specified in the policy. The insurance is automatically renewed each year. Coverage automatically ceases upon termination of the insurance, on the date the insured is no longer covered by the insurance agreement, on the date of the insured's death, or when the insured reaches the age of 70.



How do I cancel the contract?

Termination of the insurance can only take place in accordance with the Group Dental Insurance agreement entered into between the company and RiskPoint A/S. The policy may be terminated by contacting your insurance advisor or by contacting RiskPoint A/s directly at police@rpgroup.com.