

Insurance Product Information Document

Company: Plus Ultra Seguros Generales y Vida, S.A. de Seguros y Reaseguros, Sociedad Unipersonal

Product: Dental Health Plus

Registered in: Spain. Insurance company authorisation no.: C0517

Complete pre-contractual and contractual information related to the insurance product is provided in other documents such as the information sheet, as well as the general, particular and, if applicable, special conditions of the insurance policy.

What does this type of insurance consist of? It is dental health insurance with access to a pool of more than 2,000 professionals. With an extensive catalogue of free dental services and other prices with deductibles.



What is insured?

- ✓ Oral diagnosis.
- ✓ Dental x-rays.
- ✓ Preventive dentistry.
- ✓ Reconstructive dentistry.
- ✓ Surgical dentistry.
- ✓ Paediatric dentistry.
- ✓ Periodontics.
- ✓ Dental prostheses.
- ✓ Orthodontics.
- ✓ Implants.
- ✓ Cosmetic dentistry



What isn't insured?

- ✗ Maxillofacial surgery and operations requiring the use of an operating theatre or hospitalisation.
- ✗ Dental specialties and dental services not covered by the general conditions, particular conditions or special conditions.



Are there any restrictions to the cover?

- ! X-rays must be prescribed by a specialist from the insurer's authorised list.
- ! Dental services with deductible.



Where am I covered?

- ✓ Healthcare will be provided by the medical professionals authorised for the insured by the insurer, in accordance with the cover taken out, exclusively in Spain and in the locations with such authorised medical services available.



What are my obligations?

- Make the payments stipulated in the contract.
- Inform the insurer of any change in the address of the policy's insured parties.



When and how do I have to make the payments?

At the time of taking out the contract and according to the payment terms indicated in the contract.

Premiums must be paid by the policyholder on the corresponding due dates agreed, for complete annual periods in advance, while the policy is in force.

Although the premium is annual, its payment may be established and be carried out every six months, three months or month, also in advance. Dividing the annual premium will entail the corresponding surcharge.



When does the cover begin and end?

The duration of the contract is one year. However, if the policyholder does not state otherwise, the policy is automatically renewed for annual periods on each anniversary of the effective date of the insurance, and by payment of the net premium corresponding to the age reached by the insured.



How can I terminate the contract?

By sending notification in writing to the insurance company at least one month before the current insurance period ends.
