

Dental Insurance

Insurance Product Information Document

DeCare Dental Insurance Ireland DAC trading as DeCare, DeCare Dental & DeCare Vision is regulated by the Central Bank of Ireland.

PRODUCT: Healthy Smiles Level 4 – Annual Maximum €1,500

Applicable to all new renewals/registrations on/after 01 January 2026.

This document does not contain the full terms and conditions of cover which can be found in the Schedule of Benefits and Rules – Terms and Conditions book. It is important that you read these documents carefully.

What is this type of insurance?

This is a dental insurance contract which provides the customer with cover towards the cost of dental treatment that they may need during the period of insurance.



What is insured?

✓ Overall Maximum Benefit

The maximum benefit we will pay in respect of all benefits per person, per policy year, is:

- Crowns, inlays, onlays and veneers
- €500
- Dentures, bridge and implant supported crowns
- €500
- Implant Fixture
- €250
- Other covered services
- €1,500
- Orthodontic Treatment
- €1,000 per lifetime
- Oral Cancer Benefit
- €5,000 per lifetime

✓ Investigative & Preventive Treatments – 100% cover

- 2 exams per calendar year
- 2 scale and polish per calendar year
- X-rays:
 - Bitewing x-rays – 1 series per 12 month period up to the age of 17
 - Bitewing x-rays – 1 series per 24 month period over the age of 18
 - Full mouth or Panoramic x-ray - Once per 60 months
 - Periapical x-ray – 4 single x-rays per 12 months

✓ Emergency Treatment – 100% cover

- Emergency treatment - once per 12 month period for the immediate, temporary relief of pain or infection



What is not insured?

✗ Investigative & Preventive Treatments

- Consultations
- Oral hygiene instruction and fluoride treatment

✗ Basic Treatments

- Restorations (fillings) when there is no decay or fracture
- Sports mouthguards
- Surgical periodontal services and oral surgery services, including the surgical removal of impacted teeth and the surgical removal of wisdom teeth

✗ Major Treatments

- Crowns, inlays, onlays and veneers when there is no decay, fracture or root canal treatment
- Replacement of an existing denture with a bridge or implant crown
- Dentures, bridges and implant crowns when the missing tooth (or teeth) was not extracted while you were covered on a dental policy

✗ Orthodontic Treatment

- Grades 1 and 2 on the Index of Orthodontic Treatment Need (IOTN)
- Orthodontic treatment when it is carried out by an orthodontist who is not on the specialist register of orthodontists with the Irish Dental Council
- Retainers
- Repair or replacement of lost/broken/stolen appliances



What is insured?

Continued

✓ Basic Treatments – 70% cover

- Restorations (fillings) – once per tooth surface per 24 months
- Stainless Steel crowns – once per tooth per 60 month period up to the age of 19
- Sealants – once per tooth per lifetime for permanent first and second molars up to the age of 16
- Space Maintainers – once per tooth per lifetime up to the age of 17 for extracted primary (back) teeth
- Periodontal treatment:
 - Periodontal scaling and root debridement - once per quadrant per 36-months
 - Full mouth debridement - once per tooth per lifetime
 - Periodontal maintenance - once per 24 month period
- Extractions – once per tooth per lifetime

✓ Major Treatments – 60% cover

- Endodontic therapy Primary teeth:
 - Pulpal therapy – once per tooth per lifetime
 - Therapeutic pulpotomy – once per tooth per lifetime
- Endodontic therapy Permanent teeth:
 - Root canal therapy – once per tooth per lifetime
- Dentures and bridges – once per 5-years
- Denture relines and rebase – once per 24 month period
- Repairs, replacement of broken artificial teeth, replacement of broken clasp(s) – once per 6 month period
- Denture adjustments – two times per 12 month period
- Crowns, inlays, onlays and veneers – once per tooth per 5-year period
- Crown repair – once per tooth per 12 months
- Implant supported crowns – once per tooth per lifetime including a contribution towards the dental implant fixture to an annual maximum of €250

✓ Orthodontic Treatment

- Orthodontic treatment is covered when it is carried out by a Specialist Orthodontist who is on the specialist register of orthodontists with the Irish Dental Council, and when the malocclusion being treated is Index of Orthodontic Treatment Need (IOTN) Dental Health Component Grade 3, 4 or 5.



What is not insured?

Continued

x Oral Cancer Treatment

- Oral Cancer resulting from smoking or chewing tobacco products (including betel nut juice)
- Oral Cancer diagnosed, suspected, or for which tests were conducted or planned or for which a referral to a specialist had been made prior to the date the Insured Person first joined the plan
- Oral cancers which were undiagnosed but for which you had experienced symptoms prior to your date of entry are not covered
- Any Secondary Oral cancer

x General Exclusions

- Dental services performed for cosmetic purposes
- The initial treatment to replace any tooth that was missing before this policy was taken out
- Sedation, general anaesthesia and nitrous oxide
- Incomplete, interim or temporary services
- Restorative cast post and core build-up, including pins and posts
- Any cost which is in excess of usual, reasonable and customary charges.



What is insured?

Continued

✓ Oral Cancer Treatment

- We will pay a single lump sum payment amount of €2,000, once per insured person per lifetime following the diagnosis of a primary oral cancer, made by a recognised specialist
- We will pay a separate lifetime maximum benefit of €3,000 towards the cost of oral rehabilitation including the placement of dental implants and other prosthetic devices to restore oral function following surgical treatment of oral cancer



Are there any restrictions on cover?

You are responsible for the first €100 (policy excess) of all Major Treatments per policy year. A separate annual maximum of €500 applies to crowns, inlays, onlays and veneers per policy year.

A separate annual maximum of €500 applies to dentures, bridge and implant supported crowns per policy year.

A separate lifetime maximum of €1,000 applies to orthodontic treatment.

Waiting Periods

- There is a 3 month wait period for Basic Treatments
- There is a 12 month wait period for Major Treatments
- There is a 24 month wait period for Orthodontic Treatments



Where am I covered?

You are covered to attend recognised dental practices in the Republic of Ireland, and for emergency treatment abroad.



What are my obligations?

You are required to:

- Make any premium payments within the required or agreed time
- Submit any claims within 12 months of the date of treatment
- Provide any information or documentation which we may request from you



When and how do I pay?

You must pay your premium when it becomes due for the duration of your policy. The policyholder is responsible for ensuring all payments are made. If you pay by debit or credit card you are required to pay in line with your payment schedule. All premiums owed must be paid within the policy term.



When does the cover start and end?

Your policy is a 12-month contract and will last for one year. The policy start and end dates are shown on your policy document.



How do I cancel the contract?

You have the right to cancel your policy without penalty and without giving any reason within 14 days of the date of you taking out cover or 14 days from the date you receive your policy documents, whichever is the later.

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Get in touch

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