

Applicable to new registrations or renewals on/or after 1st January 2026.

Dear Customer,

Important Notice–Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Considering the details you shared regarding your budget, personal circumstances, the benefits you prioritise, your previous policy (if any) and the level of coverage you desire, we are satisfied that **Healthy Smiles, Level 3** is the most suitable product we have available for your dental insurance needs, for the following reasons:

HEALTHY SMILES- Level 3 provides the following:			
Cover	Type of Care	Level of Cover*	Level 3 Cover
<i>Dental insurance cover for a minimum of a 12-month period.</i>			
Immediate Cover	Care & Prevent		
	2 dental exams per year, dental x-rays, 2 dental cleanings per year, 1 emergency dental treatment worldwide per year.	100%	✓
3 month waiting period	Basic Treatment		
	-Fillings. -Extractions. -Treatment of Gum Disease. -Sealants (for children). -Space maintainers (for children). -Stainless Steel Crowns (for children).	70%	✓
12 month waiting period	Major Treatment		
	Root canals, dentures, bridges & implant supported crowns.* Crowns, inlays, onlays & veneers.** Implant fixture, once per tooth lifetime.*** ^€100 policy excess applies to major treatments only	60%	✓
Immediate Cover	Oral Cancer Benefits (*lifetime maximum €5,000)	€5,000	✓
2 year waiting period	Lifetime Orthodontic Benefit (*lifetime maximum €1,000)	€1,000	N/A
Policy Maximums	*Annual maximums for dentures, bridges, & implant supported crowns per member per year.	€500	✓
	**Annual maximum for crowns, inlays, onlays and veneers per member per year.	€500	✓
	***Annual maximum for implant fixtures per member per year.	€250	✓
	Annual maximum for all other services per member per year.	€2,000	✓
<i>Dental insurance cover for a minimum of a 12-month period.</i>			
<i>This plan is subject to Schedule of Benefits and Rules - Terms and Conditions booklet.</i>			

Furthermore, we have outlined the main features of the plan we recommend in the accompanying Insurance Product Information Document. Further details on the plan benefits are evident in your Schedule of Benefits.

DeCare recognises the link between sustainability and the health of our consumers. We have an obligation to our customers to offer them the best service. Part of that commitment to our customers is about responding to their needs, hearing their concerns and committing ourselves to customer satisfaction. DeCare is dedicated to raising awareness among its members of the need to 'think green'. Having conducted a suitability assessment, we have considered the following sustainability preference, based on the information provided:

Paperless Option. By transitioning to digital communications, we significantly reduce paper waste and minimise our carbon footprint, aligning with eco-friendly practices. This approach not only conserves natural resources but also enhances efficiency and convenience for our customers, allowing you to access your policy details and communications electronically. By choosing our paperless option, you support sustainable practices that contribute to environmental conservation while enjoying the benefits of streamlined service and reduced clutter.

DeCare's dental insurance products are addressing environmental sustainability by applying the following sustainability principles:

01. Preventative Care is the first pillar of sustainability in Dentistry.

One of the core tenets of our business is preventive care which is the first pillar of sustainability in dentistry. All our products are built around regular dental visits for preventive care. The purpose of these visits is to spot early signs of disease and minimise the need for expensive interventions which are resource intensive.

02. Operative Care is the second pillar of sustainability in Dentistry.

Our dental insurance products have a significant impact in how dental care is delivered to our members by facilitating best practice guidelines and high-quality care. The design of our products is based on benefiting dental services that have been scientifically proven to be effective in preventing dental disease and restoring oral health. We provide advice to dental practitioners on our direct pay network to follow best practice guidelines for the most common dental diseases. We monitor treatment plans submitted on behalf of our members and where we see potential evidence of non-compliance with best practice guidelines, we take remedial action to ensure compliance.

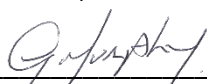
03. Integrated Care is the third pillar of sustainability in Dentistry.

The design of our products promotes integrated dental care. The sequence of care in dentistry follows a pattern based on 6 distinctive areas of dentistry. Comprehensive care involves having services in a graduated manner starting with the lower order services of preventive care and basic dental care and moving gradually up towards more specialised services of advanced periodontal care, orthodontics and major restorative services. Performing dental treatment in this way, protects the patient and ensures that resources are used in the most efficient way possible and provides the best long-term outcome in terms of longevity of treatment and the health of the patient.

Waiting periods, benefit maximums, frequency limitations and a policy excess apply for certain treatments. Please refer to the accompanying Insurance Product Information Document and Schedule of Benefits and Rules - Terms and Conditions booklet for full details of restrictions and covered services.

This Suitability Statement is intended as a guide only and does not form part of a contract.

Yours Sincerely,



Gavin Murphy
Individual Sales Retention Manager