

## Dental Tourism

Optional Cover



## DENTAL TOURISM

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This document is a Supplementary Product Disclosure Statement (SPDS) with effect from 1 July 2014. It supplements the Go Insurance combined Policy Wording, Financial Services Guide and Product Disclosure Statement (PDS). This SPDS must be read in conjunction with the PDS.

The Dental Tourism Extension provides the following benefits.

Benefit	Sum Insured	Excess
Trip Cancellation	\$10,000	Yes
Additional expenses whilst overseas		
- Emergency overseas dental treatment	\$25,000	Yes
- Transport and accommodation	\$10,000	
Return travel and accommodation for remedial dental treatment	\$ 5,000	Yes

### Trip Cancellation

You are covered up to the amount shown in the Schedule of Benefits in the event Your Trip is cancelled prior to commencement due to any of the following events first occurring during the Period of Insurance.

- i) The death or hospitalisation of the Dental Practitioner who is contracted to perform Your Eligible Dental Treatment.
- ii) Major damage at the dental facility where You are scheduled to receive the Eligible Dental Treatment and which necessitates cancellation of Your pre-booked procedure/s.
- iii) Any circumstance listed in Section 1 of the standard policy provided that Section 1 has been selected by You at the time of policy inception.

### BASIS OF SETTLEMENT

In the event Your Trip is cancelled due to any of the above events i) to iii), then settlement of Your claim will be based on the following:

- 1) the irrecoverable cost of travel, accommodation and the Eligible Dental Treatment paid or contracted to be paid by You in respect of the Trip. Such costs must have been paid or contracted to be paid prior to the occurrence giving rise to a claim.
- 2) the cost of alternative arrangements for You to travel via another route or at a later date to reach Your destination for rescheduled Eligible Dental Treatment.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

### Emergency Overseas Dental Treatment, Additional Transport and Accommodation

You are covered up to the amount shown in the Schedule of Benefits for the following expenses if You sustain Complications of the Eligible Dental Treatment whilst overseas:

- i) The Reasonable cost of emergency dental treatment to treat the Complications.
- ii) The Reasonable cost of additional transport and accommodation for You to remain at the same destination until You are certified fit to travel.
- iii) The Reasonable cost of travel and accommodation for a Relative or Travelling Companion to travel to and / or remain with You where their presence is certified necessary due to the Complications of Your Eligible Dental Treatment.

## Return Travel and Accommodation for Remedial Dental Treatment

In the event that the Eligible Dental Treatment is not successful within 2 months of the original treatment or 1 month of Your return to Australia (whichever occurs first), You are covered up to the amount shown in the Schedule of Benefits for the cost of travel and accommodation incurred to return to the same travel destination for the purpose of remedial treatment. You must provide proof from a Dental Practitioner in Australia to confirm that the remedial treatment is medically necessary to correct an unsuccessful original procedure.

This benefit applies only to the person who requires remedial dental treatment and not to any other person.

### Definitions

**Complications:** Unexpected negative physical consequences related to or caused by the Eligible Dental Treatment which presents as a separate diagnosis and not the result of any negligence of the Dental Practitioner or solely Your dissatisfaction with the result of the Eligible Dental Treatment. Complications include adverse reaction to anaesthesia, wound infection of idiopathic origin, unusual swelling, excessive bleeding or wound rupture which requires urgent dental intervention.

**Eligible Dental Treatment:** Elective outpatient treatment such as tooth implants, gum disease treatment, cosmetic dentistry, veneers, crowns, bridges, maxillofacial surgery, root canal treatment and fillings.

**Dental Practitioner:** A registered practising member of the dental profession recognised by the law of the country in which they are practising and who is not related to You or any person with whom You are travelling.

### Exclusions

You are not covered for claims in respect of or that result directly or indirectly from:

1. Any exclusions applicable to the standard policy wording (except as amended by this Dental Tourism extension).
2. Costs incurred for the Eligible Dental treatment being performed or which relate to any underlying condition which led to the treatment being sought.
3. Costs incurred for remedial treatment which is not medically necessary, arise from or are related to unrealistic expectations or dissatisfaction with the results of the Eligible Dental treatment.
4. Costs incurred for treatment where You have not followed the pre-operative advice or post-operative care instructions issued by the Dental Practitioner contracted to perform the Eligible Dental Treatment.
5. Dental or medical treatment received in Australia or more than 2 months after the Eligible Dental Treatment is performed.
6. Any costs which would have been incurred irrespective of the event giving rise to Your claim.
7. Any treatment performed at a dental surgery that is not properly regulated in the country where it is situated or if the Dental Practitioner who performs the treatment is not properly registered in accordance with the regulations of the country in which they practise.
8. Any costs incurred due to the professional negligence of the Dental Practitioner.
9. Any costs incurred for remedial treatment where pre-operative assessment did not indicate that a successful outcome was the likely result of the Eligible Dental Treatment or where You have proceeded to receive dental treatment against the advice of any Dental Practitioner.
10. The cost of secondary or supplementary treatment which would ordinarily follow from the Eligible Dental Treatment as part of a treatment plan for the condition in respect of which the treatment has been sought.

### Conditions

1. Your Eligible Dental Treatment must be performed at a dental surgery that is properly regulated in the country where it is situated and the Dental Practitioner/s who perform/s the Eligible Dental Treatment must be properly registered in accordance with the regulations of the country in which they practise.
2. This extension covers non-essential (elective) dental treatment and does not respond if You are travelling to obtain essential treatment.