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Additional Insurance Conditions (ZVB) DENTApus – the flexible dental insurance for any need

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4 Commencement of benefits

Entitlement to DENTApus benefits shall begin after a waiting period of 6 months following the commencement of the insurance. The date of treatment shall give rise to entitlement.

5 Benefit exclusions

5.1 In addition to the exclusions of benefits listed in Section 21 of the General Insurance Conditions (AVB) for Supplementary Health Insurance (KVZ), no benefits shall be paid in the following cases:

- a) replacement of teeth which were missing, replaced or retained at the time of the stipulation of the (DENTApus) policy;
- b) dental treatment due to accident;
- c) loss of or deliberate damage to replacement teeth or orthodontic devices.

5.2 Payments for school or youth dental care are covered by benefits.

Miscellaneous

6 Insurance for children

Children can be insured from birth, provided the proposal for the insurance is received by the insurer prior to the birth. In this case, no benefit exclusions will be applied to the DENTApus Dental Insurance in the event of any pre-existing damage to health.

7 Annulment of premium limits

The premium limits set in Section 12.2 of the General Insurance Conditions for Supplementary Health Insurance, Edition 1 January 2008, do not apply for the insurance plan DENTApus Flex.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

General Provisions

1 Purpose

DENTApus shall grant benefits covering the cost of dental treatment, including preventative treatment, dental check-ups, orthodontics and maxillofacial surgery.

Benefits

2 Insurance cover

DENTApus shall assume the costs of treatment in accordance with the maximum allowable amount selected, less the excess and deductible. The maximum allowable amount, excess and any deductible will be listed in the insurance policy.

3 Benefit conditions

- 3.1 DENTApus benefits are for treatment by federally certified dentists or those accredited under cantonal regulations.
- 3.2 In the case of treatments abroad, costs shall be covered if the foreign dentist has completed professional training commensurate with that of Swiss dentists.
- 3.3 Benefits paid shall not amount to more than the currently valid fee set out by the Swiss Dental Association (SSO). The SSO fee is considered to be the upper limit in case of treatments abroad.
- 3.4 In the event of an inpatient hospital stay in Switzerland, benefits shall be paid as customary in the general ward.