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Cover you can trust.

People you can depend on.



Dental Cover

GUARDRISK 
TAILORED RISK SOLUTIONS

Underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP No. 75) and a licensed non-life insurer. Zestlife is an authorised financial services provider (FSP No. 37485).

Dental Cover 2024.v2

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Dental Cover

Dental Cover is a health insurance policy that is designed to assist individuals and families to fund the high cost of private dentistry.

Zestlife offers you a choice of Dental Cover options.

Superior Dental Cover: Provides funding for a comprehensive range of dentistry treatment costs. High stated cover amounts* are provided to fund in part or whole, the actual costs of general, emergency, accidental, illness related and specialised dental treatment.

Smart Cover: Provides more affordable funding for frequently incurred dentistry treatment costs. This option pays lower stated cover amounts* to fund in part or in whole, the actual costs of general, emergency, accidental and illness related dental treatment costs.

The Superior and Smart Cover options are both suitable for individuals and families on medical aids that provide limited or no dental cover.

Dental Cover is not a medical aid and the cover is not the same as that of a medical aid. This policy is not a substitute for medical aid membership.

*The stated benefit amounts are the total benefit to cover the costs relating to the diagnosis, subject to the terms and conditions of the policy.

Who is covered?

Cover is available to you as an "individual" as the only life insured or to you and your immediate family. The family option includes cover for yourself, spouse and children as well as grandchildren. To qualify for cover a grandchild must be a dependant on your medical aid.

SPOUSE is the person to whom you are married by law, tribal custom or tenets of any religion. Only one spouse can be covered under the policy.

CHILD(REN) means your child or children, legally adopted children, stepchildren under the age of 21 or older if they are physically or mentally handicapped and dependant on the parents for financial support, or your grandchildren provided that they are dependants on your South African medical aid. A maximum of 4 children may be covered on the policy.



The table below lists Claim Events and Stated Cover Amounts provided under Dental Cover's Superior and Smart options:

Benefit	Claim Event and Likely Treatment	Superior Dental Cover Amount	Smart Dental Cover Amount
General Dentistry Treatment	Dental check-ups and consultations for treatment of minor oral or dental discomfort	R1 000 per visit, 2 claims per 12 consecutive months	R800 per visit, 2 claims per 12 consecutive months
	Gingivitis - scale and polish	R500 per event, 2 claims per 12 consecutive months	R400 per event, 2 claims per 12 consecutive months
	Periodontitis – treatment for infected gums	R1 800 per 12 consecutive months	R1600 per 12 consecutive months
	Tooth decay (good prognosis) - filling	R500 per tooth	R400 per tooth
	Chipped tooth - filling	R500 per tooth	R400 per tooth
	Tooth decay (poor prognosis) - extraction	R1 000 per tooth	R800 per tooth
	Severely decayed or damaged tooth or tooth damaged by abscess – root canal treatment and dental crown	R5 000 per event	No benefit
Emergency Dentistry Treatment	Impacted wisdom teeth - extraction	R2 500 per tooth	R2 000 per tooth
	Severe dental pain - emergency treatment for pain relief	R2 500 per event	R2 000 per event
Accidental Dentistry Treatment	Dental abscess – emergency treatment of infection and pain relief	R2 500 per tooth, 1 claim per 5 consecutive years	R2 000 per tooth, 1 claim per 5 consecutive years
	Tooth fracture – crown	R5 000 per tooth	R2 500 per tooth
	Tooth knocked loose – dental treatment to stabilise the tooth in the socket	R10 000 per tooth	R5 000 per tooth
	Tooth knocked out - denture	R10 000 per tooth	R5 000 per tooth
Oral Cancer Treatment	Jaw fracture – surgery	R30 000 per event	R25 000 per event
	First time diagnosis of oral cancer - oncology treatment	R30 000 once per person insured	R25 000 once per person insured
Removable Denture	Loss of teeth - removeable denture	R2 500 payable once for upper and once per lower jaw every 4 years	R2 000 payable once for upper and once per lower jaw every 4 years
Occlusal Instability Treatment	Occlusal instability, where loss of tooth or teeth results in an unstable bite – bridge, crown or implant	R12 000 per tooth, 1 claim per 24 months	No benefit



Monthly premiums

SUPERIOR DENTAL COVER	SMART DENTAL COVER
COVER FOR INDIVIDUALS	COVER FOR INDIVIDUALS
R295 pm	R160 pm
FAMILY COVER POLICYHOLDER, SPOUSE AND UP TO 4 CHILDREN	FAMILY COVER POLICYHOLDER, SPOUSE AND UP TO 4 CHILDREN
R595 pm	R360 pm

*Premiums are valid for 2024 and are subject to change on 1 January 2025.

Terms of cover

The table below contains a summary of the terms of cover.

Benefit	Claim Events	Terms of Cover
General Dentistry Treatment	Dental check-ups and consultations for treatment minor dental events.	<p>Benefit Amount: Superior R1 000 Smart R800</p> <p>The benefit can be claimed twice in any 12 consecutive calendar months for each person insured.</p> <p>This benefit can be claimed separately or together with all other General Dentistry Treatment benefits (gingivitis, periodontitis, tooth decay, chipped tooth, severely decayed or damaged tooth or tooth damaged by an abscess and impacted wisdom teeth).</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Gingivitis requiring scale and polish of teeth.	<p>Benefit Amount: Superior R500 Smart R400</p> <p>This benefit is designed to cover early-stage gum disease caused by the build-up of plaque, tartar and bacteria.</p> <p>The benefit can be claimed twice in any 12 consecutive calendar months for each person insured.</p>



Benefit	Claim Events	Terms of Cover
General Dentistry Treatment	Gingivitis requiring scale and polish of teeth continued.	<p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Periodontitis requiring treatment of gums.	<p>Benefit Amount: Superior R1 800 Smart R1 600</p> <p>This benefit is designed to cover the treatment of Periodontitis, a severe infection of the gums causing damage to the soft tissue around teeth.</p> <p>The benefit can be claimed once in any 12 consecutive calendar months for each person insured.</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Tooth decay (good prognosis) requiring a filling.	<p>Benefit Amount: Superior R500 Smart R400</p> <p>This benefit covers tooth fillings due to tooth decay.</p> <p>Once the tooth has been restored the same tooth number cannot be claimed for treatment for 3 years from the treatment date.</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>



Benefit	Claim Events	Terms of Cover
General Dentistry Treatment	Chipped tooth requiring a filling.	<p>Benefit Amount: Superior R500 Smart R400</p> <p>The benefit is designed to cover the filling of a tooth where a small piece of the tooth has broken off without causing any nerve damage.</p> <p>Once the tooth has been restored the same tooth number cannot be claimed for treatment for 3 years from the treatment date.</p> <p>Cover is for permanent teeth only and excludes damage to dental works such as crowns, implants and bridges. General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Tooth decay (bad prognosis) requiring tooth extraction.	<p>Benefit Amount: Superior R1 000 Smart R800</p> <p>This benefit covers tooth extractions due to tooth decay.</p> <p>The benefit can only be claimed once per tooth for each life insured.</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable during this period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Severely decayed or damaged tooth or tooth damaged by an abscess requiring a root canal and crown.	<p>Benefit Amount: Superior R5 000 Smart R0 (no benefit)</p> <p>A severely decayed or damaged tooth is a tooth where at least two thirds of the visible tooth structure has been lost or the nerve has been damaged and there is no option of restoration.</p> <p>No claims will be payable for the first 6 months after the start date of the policy. Only 50% of this benefit will be paid for claims arising from 7-12 months after the policy start date. After 12 months from the policy start date, 100% of this benefit will be paid.</p>



Benefit	Claim Events	Terms of Cover
<p>General Dentistry Treatment</p>	<p>Severely decayed or damaged tooth or tooth damaged by an abscess requiring a root canal and crown continued.</p> <p>Impacted wisdom teeth requiring extraction.</p>	<p>The benefit can only be claimed once per tooth for each life insured.</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p> <p>Benefit Amount: Superior R2 500 Smart R2 000</p> <p>An impacted wisdom tooth is defined where the eruption of the wisdom tooth is impeded by another tooth or the lower jawbone and where the extraction of the wisdom tooth is required.</p> <p>This stated cover amount can only be claimed once per wisdom tooth for each person insured.</p> <p>General Dentistry Treatment benefits cannot be claimed together with any other benefit except the Emergency Dental Abscess benefit.</p> <p>A 3-month waiting period applies from the commencement date of cover. No claims will be payable for benefits during this period.</p> <p>No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
<p>Emergency Dental Treatment</p>	<p>Severe dental pain requiring emergency treatment for pain relief.</p>	<p>Benefit Amount: Superior R2 500 Smart R2 000</p> <p>A benefit amount will be paid upon the diagnosis of a dental emergency requiring treatment for severe pain and/or infection requiring immediate relief and is not covered under any other policy benefit. Milk teeth are excluded.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>



Benefit	Claim Events	Terms of Cover
Emergency Dental Treatment	Dental abscess requiring emergency treatment of infection and pain relief.	<p>Benefit Amount: Superior R2 500 Smart R2 000</p> <p>A benefit amount will be paid upon the diagnosis of a dental abscess emergency requiring treatment for pain and/or infection requiring immediate relief and is not covered under any other policy benefit. Milk teeth are excluded.</p> <p>This benefit is payable once per tooth in a consecutive 5 year period.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event except for the diagnosis of an abscess where the General Dentistry Treatment - Severely damaged tooth benefit that may require root canal treatment and a crown.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
Accidental Dental Treatment	Tooth fracture requiring a dental crown.	<p>Benefit Amount: Superior R5 000 Smart R2 500</p> <p>This benefit will be paid upon the diagnosis of a fractured tooth where at least 50% of the visible portion of the tooth is lost or where the dental nerve is permanently damaged.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This benefit can only be claimed for fractured teeth because of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Tooth knocked loose requiring dental treatment to stabilise the tooth in the socket.	<p>Benefit Amount: Superior R10 000 Smart R5 000</p> <p>This benefit will be paid where due to accidental impact the tooth position is visibly altered in relation to other teeth.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p>



Benefit	Claim Events	Terms of Cover
Accidental Dental Treatment	Tooth knocked loose requiring dental treatment to stabilise the tooth in the socket continued.	<p>This benefit can only be claimed for knocked tooth loose as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Tooth knocked out requiring dentures.	<p>Benefit Amount: Superior R10 000 Smart R5 000</p> <p>This benefit will be paid where due to accidental impact a tooth is knocked out of the socket and cannot be replaced into the socket and is therefore irretrievably lost.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit is only payable for permanent teeth (excluding damage to milk teeth and dental works such as crowns, implants and bridges).</p> <p>This benefit can only be claimed for knocked tooth out as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
	Jaw fracture requiring surgery.	<p>Benefit Amount: Superior R30 000 Smart R25 000</p> <p>This benefit will be paid where the upper or lower jawbone or cheekbone is fractured.</p> <p>There is no waiting period on this benefit.</p> <p>This benefit can only be claimed for jaw fracture as a result of an accident after the commencement date of cover.</p> <p>This benefit cannot be claimed together with any other benefit under the policy for the same claim event.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>



Benefit	Claim Events	Terms of Cover
Oral Cancer Treatment	First time diagnosis of oral cancer - oncology treatment.	<p>Benefit Amount: Superior R30 000 Smart R25 000</p> <p>This benefit will be paid upon first diagnosis of oral cancer to cover the unexpected costs.</p> <p>This benefit amount can only be claimed once by each person insured and is subject to a 3-month waiting period from the start date of cover.</p> <p>No claims will be payable for Oral Cancer diagnosed before the commencement of cover or during the 3-month waiting period.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>
Removable Denture	Loss of teeth requiring a removeable denture.	<p>Benefit Amount: Superior R2 500 Smart R2 000</p> <p>This benefit is to cover unexpected costs is payable upon first time and subsequent diagnosis of impaired function due to loss of teeth due to infection or trauma (2nd and 3rd molars excluded), requiring removeable denture as the treatment determined by a dental professional.</p> <p>The benefit amount is payable per upper and/or lower jaw.</p> <p>This benefit is subject to a 6-month waiting period from the commencement date cover. No benefit will be payable where loss of teeth occurs before the commencement date of cover or during the 6-month waiting period from the commencement date of cover.</p> <p>After the initial benefit payment, this benefit can be claimed every 4 years, per person insured.</p> <p>This benefit cannot be claimed in conjunction with the Occlusal Instability benefit. Loss of milk teeth are excluded.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>

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Benefit	Claim Events	Terms of Cover
Occlusal Instability Treatment	Occlusal instability requiring a bridge, crown or implant.	<p>Benefit Amount: Superior R12 000 Smart R0 (no benefit)</p> <p>This benefit to cover unexpected costs is payable when a tooth is lost, and this loss could result in the adjacent teeth changing position and causing the bite to become unstable. The condition must be diagnosed by a dental professional and the treatment must be a dental bridge or implant.</p> <p>This benefit is subject to a 6-month waiting period from the commencement date cover. No benefit is payable during the waiting period and no benefit will be payable when a tooth is lost before the commencement of cover or during the 6-month waiting period.</p> <p>This benefit is the total amount that can be claimed for the tooth lost as well as the adjacent teeth.</p> <p>After a dental bridge or implant claim has been paid for a specific tooth lost and/or adjacent teeth, the tooth will be considered to have been properly treated and no further dental bridge or implant claim will be paid.</p> <p>This benefit cannot be claimed in conjunction with the removable dentures or chipped, fractured teeth or knocked teeth loose or out or jaw fracture. Loss of milk teeth are excluded.</p> <p>This benefit is limited to one claim during any 24 consecutive months.</p> <p>*No benefits will be paid to treat pre-existing conditions that existed 12 months before the commencement date of cover.</p>

***Pre-existing Condition Exclusion**

You will not be entitled to claim a benefit in respect of a medical condition for which in the 12 months preceding the start date of your policy medical advice, diagnosis, care or treatment was received or would reasonably have been recommended.

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Exclusions

General Exclusions

No benefit will be paid if:

- There has not been a diagnosis by a dentist of the claim event.
- A claim arises directly or indirectly from or is traceable to:
 - wilful self-injury or where the insured individual is affected temporarily or influenced by alcohol, narcotics, insanity or drugs.
 - contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.
 - the result of the Insured's deliberate exposure to exceptional danger (except in an attempt to save human life).
 - a need to change existing fillings for reasons including headaches, fatigue or other conditions not directly related to a tooth structure and/or for cosmetic reasons.
- war, mutiny, riot, military rising, military or martial law or state of siege, rebellion, revolution, invasion, act of foreign enemy, hostilities, uprising or civil commotion.
- participation in hazardous sports such as (but not limited to): aviation sport, paragliding, underwater diving, hang-gliding, game hunting, spear fishing, rock climbing, cycle racing, mountaineering, racing of any kind (whether as passenger or as driver) involving the use of any power driven vehicle, vessel or craft, skydiving / parachuting, parasailing, go-carting, drag racing, rally driving, bungi-jumping, winter sports involving snow or ice, polo or horseback, steeple-chasing, or professional football or rugby.

A copy of the policy wording containing the full policy terms and conditions is available upon request.

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