



Dental Insurance

Introduction

Dental Hygiene is a crucial part of personal hygiene and self-care. Dental treatments can be heavy on the pocket but the right dental plan can make personal care more convenient and affordable.

Covered by no other insurer in Pakistan, TPL Life presents Dental Insurance, a comprehensive yet need fulfilling insurance plan with unique coverage options providing quality oral care for you.

Get your dental treatments covered for up to Rs. 75,000. Plans starting from as low Rs. 1,500 per year.

Key Features

- Maximum dental treatment/dental prosthesis coverage up to PKR 75,000 annually.
- Coverage of accidental emergency treatments including upper & lower jaw surgery.
- Customizable co-payment options as per your need.
- Coverage of Scaling, Orthodontic & Braces Treatments
- Avail benefits of cosmetic treatments

Benefits & Premiums

Coverage & Benefits						
Package	Package 1*			Package 2*		
Plan	A	B	C	A	B	C
Dental Coverage Limit (PKR)	15,000	30,000	75,000	15,000	30,000	75,000
Dental Treatment & Prosthesis (Excluding Cosmetic Procedures)	Covered			Covered		
Dental/Upper or Lower Jaw Surgeries (Accidental Emergency Treatments Only)						
Co-Payment Other Than Braces	85% co-payment**			As per policy year mentioned below		
Cosmetic Treatments (Scaling / Orthodontic / Braces Treatments Only)	Waiting Period of 12 months Co-Payment (50:50)			Covered based on Co-Payment Policy mentioned below		
Co-Payment	50:50			1st Year	50:50	
				2nd Year	75:25	
				3rd Year	100% Covered	
Age	6 Years – 90 Years					
Waiting Period	30 days (excluding cosmetic treatments)					
Pre-existing conditions	Not covered in case of dental treatment/dental prostheses					
Plan Term	12 Months					

*Limits can be availed up to the above mentioned benefit limits in multiple confinements with applicable co-payments.

** Excluding braces, Any treatments covered under the policy will be applicable to 85:15 Co-Payment while cosmetic treatments will be covered with 50:50 Co-Payment after 12 months.

Premiums (in PKR)						
Package	Package 1			Package 2		
Plan	A	B	C	A	B	C
Premiums (PKR)	2,000	3,500	6,000	1,500	3,000	5,000

How to Buy

Step 1



Click "Get Insured" and fill in your contact details

Step 2



Choose your preferred plan

Step 3



You will get a call back from our representative within 24 hours

Step 4



Review your product and make payment

FAQs

1. What is TPL Life Dental Insurance?

TPL Life Dental Insurance is an exclusive call center product offered by TPL Life which includes & provides coverage for dental treatments up to PKR 75,000, dental prostheses (excluding cosmetic procedures) and coverage of dental surgery (Upper/Lower Jaw) in case of accidents.

TPL Life Dental Insurance offers two set of options which have three independent plans to choose from.

2. Are pre-existing conditions covered under the plans available?

No, Pre-existing are not covered under the plans available.

3. What is the term of the plan?

The term of TPL Life Dental Insurance is 12 months.

4. When will my coverage begin?

Your dental plan will start on the first day of the month selected by you during the enrollment process.

5. What is the minimum and maximum age at entry for TPL Life Dental Insurance?

The minimum age at entry is 06 years while the maximum age at entry is 90 years.

6. Is there a waiting period associated with TPL Life Dental Insurance?

Yes, there is 30 day waiting period (other than cosmetic procedures). Cosmetic Procedures have a waiting period of 12 months.

7. At which hospitals can I avail the benefits offered under TPL Life Parental Insurance?

In Option 1: Yes, Cosmetic treatments such as scaling/orthodontic/Braces treatments are covered after a waiting period of 12 months with a 50:50 co-payment facility.

In Option 2: Yes, It is a three year plan in which cosmetic treatments such as scaling/orthodontic/Braces treatments are covered after a waiting period of 12 months & co-payment within 1st year: 50:50, 2nd year: 75:25 and 3rd year 100%.

8. Is there any free look period in the policy?

Yes, a free look period of 14 days is available during which you can review your policy terms and conditions, and cancel the policy if needed. Your premium will be refunded on receipt of request within 14 days from the issue date of the Policy Document. A full refund of any premiums paid less any claims is available.

9. Can I purchase both options at a time?

No, only one plan can be availed at a time; purchasing both options within the insurance tenure is allowed. In case if any incident occurred (intentionally /unintentionally); whichever policy is purchased first will be applicable at the time of claim payment.

10. Is there any refund in case if I want to cancel the policy during the insurance tenure?

No, there will be no refund in case if customer cancel his/her policy during

the insurance tenure

11. How can I make a claim?

In case of treatment at a non-panel hospital/clinic, the company requires the insured person(s) to provide the following documents within 30 days of the insured's discharge from the hospital.

- a. Duly filled claim form.
- b. Original bills, receipt and discharge certificate from the hospital.
- c. Original investigation test reports and payment receipts
- d. Any other documents as required by the company.

Via our Online Assistant Bit-2, email at claims@tpllife.com ,
WhatsApp at +92 301-8215798 or via courier to TPL Life's Head Office.

12. Where do I call if I have more information?

To know more about the plans offered under the product, simply call on +92 21 111-000-330 at TPL Life's Contact Center.

TPL Life Insurance Limited

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