



unum[®] DENTAL

Your Policy Schedule: Iron Mountain (UK) Plc
Broker: Mercer Limited

We are a solvency II firm and are required to publish an annual [Solvency and Financial Condition Report \(SFCR\)](#)

Unum Limited (trading as Unum Dental) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered and Head Office: Milton Court, Dorking, Surrey RH4 3LZ. Registered in England company number 983768.

NDP370 11/2025

Thank you for purchasing a Unum Dental policy.

1. Key information

New Policy Period: 01/06/2026 to 31/05/2027

Next Policy Renewal Date: 01/06/2027

Policy Number: 1496

Product: Radiant Extra

Policy type: flex

Number of employees to be insured: 160 (at time of quoting)

Premiums include Insurance Premium Tax (IPT) at the current rate of 12% and commission at 10%.

In addition to this Policy Schedule (reflecting your accepted quote, and your Benefit Schedule sent with this document, the general policy terms are set out in the [Terms and Conditions](#).

Together these documents form the entire contract between you and us for the provision of Dental insurance upon the payment of Premium by you.

This Policy Schedule reflects the information provided to us during the quote process. The Premium will be calculated based on the rates as stated in this Policy Schedule and the Membership Data provided by you at the inception of the policy, and at regular periods throughout the Policy Period.

Overriding policy terms

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2. Your selected benefits

The Benefit Schedule sent with this document shows the benefits you have selected for your employees and any dependants added to their cover (where permitted by you).

For the purpose of your Unum Dental policy, **Dependant(s)** means:

- **Spouse, civil partner or partner** living at the same address as the member.
- **The biological offspring, stepchild, legal adoptee** (or child for whom the member is a legal guardian) up to and including the age of 25. Benefits are shared by insured children.

3. Your monthly rates for the selected benefits

	Employee only	Employee & spouse/partner	Employee & child(ren)	Employee & spouse/partner and child(ren)
Radiant Extra 1	£14.20	£28.40	£28.40	£42.60
Radiant Extra 2	£24.82	£49.64	£49.64	£74.46
Radiant Extra 3	£35.18	£70.36	£70.36	£105.54
Radiant Extra 4	£43.86	£87.72	£87.72	£131.58
Radiant Extra 5	£61.68	£123.36	£123.36	£185.04

4. Payment information

Payment Type: Monthly Invoice

5. Renewal and cancellation

We will tell you at least 30 days in advance of the end of the Policy Period what the insurance premium will be for the next Policy Period. If you wish to renew your policy, you must tell us in advance of the Policy Renewal Date.

If you do not confirm renewal ahead of the Policy Renewal Date, your policy will terminate at the end of the Policy Period.

You cannot cancel your policy at any other time.