Limitations and Exclusions to Dental Benefits

No benefit is payable for:

- Any cause for which the insured may apply for and receive protection, exemption or compensation under any Workers' Compensation Act
- Self-inflicted injuries while sane or insane
- War, insurrection or hostilities of any kind, whether or not the insured was a participant in such actions
- Participation in any riot or civil commotion
- Services or supplies received outside of Canada
- Committing or attempting to commit a criminal offence or provoking an assault
- Any group or policyholder sponsored dental care or treatment
- Any dental care, treatment or supplies primarily for cosmetic purposes
- Failing to keep scheduled appointments
- File transfers, the completion of claim forms or other documentation
- Any dental treatment for the correction of temporomandibular joint dysfunction
- Expenses for treatment of root canal therapy started prior to becoming an insured member/dependant under this plan
- Replacement of mislaid, lost or stolen appliances
- Expenses for full mouth reconstructions for vertical dimension correction or to repair or restore teeth damaged or worn due to attrition or vertical wear or to restore occlusion
- Any services or supplies for implantology, including tooth implantation and surgical insertion of fabricated implants
- Any dental procedure which is not listed in the descriptions of dental benefits indicated herein
- Charges that are in excess of the fees stated in the Dental Association General Dentist Fee Guide applicable to this benefit
- Where coverage for services is provided under any government plan
- Where services would be provided without charge in the absence of this policy
- Any other exclusions identified in the policy contract