



Press Release

ICICI Lombard ties up with Clove Dental to offer OPD, dental insurance

ICICI Lombard General Insurance Company, one of India's leading private general insurance companies, has collaborated with Clove Dental, India's largest network of oral clinics to offer dental insurance.

The offering will be covered under the OPD benefit and will be available on a cashless basis to customers. This partnership will provide oral health support to Clove Dental's consumers that will encompass all necessary dental treatment expenses under the OPD benefit of ICICI Lombard, according to the ICICI Lombard press release.

Oral cancer, tooth decay, and gum diseases are the major concerns when it comes to oral diseases. Adding to it, the pandemic has highlighted the need for overall health in general and oral health is no different. The virus has shown multiple oral manifestations, which can be prevented provided one takes care of their oral health. With the increasing awareness, Indians are seeking out insurance providers that cover and take care of their dental and oral health needs amidst the rise in prices of dental treatments owing to inflation, high cost of materials & equipment, innovations, expensive setup, and the lab work involved. Keeping the growing need in mind ICICI Lombard, along with Clove Dental, introduced this service as a benefit cover under the OPD product on a cashless basis, said the press release.

Dental insurance is usually clubbed with health insurance where dental ailments are not exclusively covered. Also, a traditional health insurance policy typically covers in-patient department (IPD) expenses that require hospitalization. Out-patient department expenses such as



doctor's consultation fees, health check-ups, pharmacy bills, dental treatment, and diagnostic tests, are not typically included in the insurance coverage. Consumers will find a dental insurance policy with OPD benefits with the largest dental chain in the country, now more imperative than ever.

Sanjay Datta, Chief- Underwriting, Claims and Reinsurance, ICICI Lombard said, "There has been a substantive gap in providing the consumers with the right oral and dental healthcare. With this partnership, we take one step closer to bridging this gap and bringing about a change in which preventive dental care is perceived in India. Our endeavour is to offer an affordable, easily accessible and hassle-free dental insurance solution to our customers, which helps them overcome the rising dental healthcare costs and addresses their need for preventive oral healthcare."

Lt. Gen. Dr. Vimal Arora, Chief Clinical Officer, Clove's Dentals said that the provision of cashless dental care to the masses will usher in a new era of preventive dental care which India was lacking and will go a long way towards achieving the aim of overall health for all. Typically, less than 7% of Indian population seek dental care from recognized care providers and it has been proven beyond doubt that oral health has a direct linkage to cardiac, endocrinal, neurogenic and osteoarthritic disorders.

"Further it also affects the pregnancy adversely and has an important bearing amongst lactating mothers. Our rapidly expanding team of 750+ highly trained dentists in 342 state-of-the-art clinics across 24 cities provides easy access to ICICI customers with efficient and timely dental care. Our AI-enabled technologies and Dental Quality Management protocols ensure that each patient gets the right treatment, from the right specialists, at the right time, at the right cost,



in the most painless manner. The super speciality team at Clove Dental also undertakes complex surgeries, implant rehabilitation, cosmetic treatments as well as recent advances in aligners and single day implants," said Arora.

Widening ICICI Lombard's customer-centric approach, the new tie-up will also offer a quality of care, hygiene standards, ethical treatment & standardized pricing to customers, said the release.