Global Treatment

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1 Introduction

This document sets out the terms that apply to your Global Treatment option. These terms operate alongside the terms and conditions for your main Aviva Individual Protection policy and this option can only be taken out through an Aviva Individual Protection policy. Global Treatment is provided by Aviva Life & Pensions UK Limited. Global Treatment is provided in conjunction with Best Doctors, responsible for the second opinion service, and BDUI, responsible for medical and non-medical concierge services for overseas treatment.

About Global Treatment

Global Treatment is designed to give you more treatment options if you or your child are diagnosed with a serious illness. It provides cover for treatment outside the UK for the medical procedures set out in the ‘What is covered’ section of this document. It includes a concierge service which recommends appropriate doctors and treatment centres and manages all necessary medical and administrative arrangements for treatment overseas.

This document contains everything you need to know about your Global Treatment option. Please read it carefully and keep it in a safe place alongside your other policy documents as it will be needed if you need to make a claim.

2 General definitions

Where the following definitions are used in bold they have the meaning set out below, unless the context indicates otherwise.

Alternative medicine

Medical and health care systems, practices, and products that are not presently considered to be part of conventional medicine or the standard treatments, including but not limited to: acupuncture, aromatherapy, chiropractic medicine, homeopathic medicine, naturopathic medicine and osteopathic medicine.

Benefit

The extent or degree of service and coverage that you are entitled to receive under this Global Treatment option.

Best Doctors®

Best Doctors UK Limited, part of Best Doctors Inc. Best Doctors specialises in the provision of care services and specialised medical information. Best Doctors Services SL at C / Almagro 36, 1 planta, 28010, Madrid, Spain, registered in the Mercantile Registry in Madrid under hoja m-554734, tomo 30823, folio 126 and tax number (CIF) B86661857.
**BDUI**

**BDUI** Underwriting International SLU. It is a company specialised in the development of both insurance products and the management of overseas treatment for serious medical conditions. **BDUI** Underwriting International S.L.U at C/ Hortaleza 104, 28004, Madrid, Spain, registered in the Mercantile Registry in Madrid under hoja m-327635, tomo 18794, folio 76 and tax number (CIF) ESB83644484.

**Cerebral syndrome**

The presence of a cerebral disorder or damage to the brain resulting in the partial or total impairment of the brain functions.

**Child**

Any natural child or adopted child, of you or your spouse, partner or civil partner, or any child for which you or your spouse, partner or civil partner are the legal guardian.

**Consultant**

A surgeon, anaesthetist or physician who is legally qualified to practice medicine or surgery following attendance at a recognised medical school, and is recognised by the relevant authorities in the country in which the treatment takes place as having a specialised qualification in the field of, or expertise in, the treatment of the disease or illness.

A recognised medical school means a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.

**Cosmetic surgery**

Procedures enhancing, reducing, lifting or removing a part of the body performed to improve and correct a structural defect. This includes removal of scars, birthmarks or normal evidence of ageing.

**Episode of overseas treatment**

The period of treatment outside of the UK. This will begin from the date you arrive in the country in which you or your child will receive treatment and end on the date you and your child’s final return to the UK.

**Experimental treatment**

A treatment, procedure, course of treatment, equipment, medicine or pharmaceutical product, intended for medical or surgical use, which has not been universally accepted as safe, effective and appropriate for the treatment of illnesses or injuries by the various scientific organisations recognised by the international medical community, or which is undergoing study, research, testing or is at any stage of clinical experimentation.
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Medically necessary

Health care services and supplies which are:

● necessary to meet your or your child’s basic health needs; and

● rendered in the most medically appropriate manner and type of setting appropriate for the delivery of the health service, taking into account both cost and quality of care; and

● consistent in type, frequency and duration of treatment with scientifically based guidelines of medical, research, or health care coverage organisations or governmental agencies that are accepted by BDUI; and

● consistent with the diagnosis of the condition or illness; and

● required for reasons other than the convenience of you, your child or your consultant; and

● demonstrated through prevailing pre-reviewed medical literature to be either:

  - effective for treating or diagnosing the condition or illness for which its use is proposed or;

  - efficient for treating a life threatening condition or illness in a clinically controlled research setting.

Medication

Any single substance, or combination of substances, which may be used or administered to you or your child, with a view to restoring, correcting or modifying physiological functions.

Member

The person (or people) named as a member in the registration certificate. This is the person (or people) for whom cover is provided.

Preliminary Medical Certificate

Written approval relating to a claim issued by BDUI and/or us prior to any treatment, services, supplies or prescriptions being performed. The Preliminary Medical Certificate will include confirmation of cover under your Global Treatment option and the hospital outside of the UK authorised for your or your child’s treatment.

Prosthesis

A device which replaces all or part of an organ, or replaces all or part of the function of an inoperative or malfunctioning part of the body.

Reconstructive surgery

Procedures that are intended to rebuild a structure in order to correct its loss of function where medically necessary, exclusively when the structure has been damaged or removed by the medical procedures arranged and paid for by this Global Treatment option.
Renewal date
The third anniversary of the start date and the end date of every following three year period.

Second Opinion
A structured second medical opinion process, based on an in-depth review of your medical information, or that of your child, and supporting diagnostic material by a well-recognised, world-class medical expert. This service is provided by Best Doctors. Second Opinion is a discretionary benefit which can be withdrawn by Aviva at any time.

Start date
The date the Global Treatment option starts as shown on your documentation.

Surgery
All operations with a diagnostic or therapeutic purpose, carried out through incision or other means of internal entry, by a consultant at a hospital and which normally requires the use of an operating theatre.

Travelling companion
The person you have chosen to accompany you or your child while travelling and receiving treatment overseas.

UK
England, Northern Ireland, Scotland, Wales, Jersey, Guernsey and the Isle of Man.

We/us/our
Refers to Aviva Life & Pensions UK Limited.

You/your
Refers to the member, named on the registration certificate.

3 How long you are covered for

Start of cover
Cover under your Global Treatment option starts on the start date shown on your documentation and is subject to you paying the first premium.

Continuation of your cover
Global Treatment covers you and your child for three years from the start date. At the end of this three year period, and any following three year period, your Global Treatment option will need to be renewed.

We’ll contact you at least 30 days before the renewal date and will tell you that either:

- the key features of global treatment won’t change. If this happens, we’ll automatically renew the option from the next renewal date. Please be aware that we will automatically renew global treatment if we change the amount you pay for it; or

- the key features of Global Treatment will change. If this happens, we’ll offer you the opportunity to renew from the renewal date and we’ll ask you to confirm that the option can be automatically renewed at further
renewal dates, or

- we won’t renew the option. If this happens, the policy will continue without inclusion of Global Treatment and we’ll remove the charge for it from your premium.

If you decide that you do not want us to renew the Global Treatment option you must write to tell us this before the renewal date. You can find our contact details in the ‘General information’ section of this document.

Any new premium and any changes will come into effect upon renewal.

End of cover

Cover under your Global Treatment option will end if:

- you stop paying your Global Treatment premium, and/or your Aviva Individual Protection premium;

- your Aviva Individual Protection policy ends;

- we choose not to renew your Global Treatment option;

- you reach your maximum benefit entitlement.

You may be entitled to an indemnity period if you need to make a claim on your Global Treatment option. Please see the ‘Making a claim’ section of this document for details.

You can tell us to stop your Global Treatment option at any time. Details of how to cancel can be found in the ‘Cancelling your Global Treatment option’ section of this document.

4 Confirming your eligibility

The Global Treatment option can only be taken out through an Aviva Individual Protection policy. It cannot be taken out as a standalone policy.

If premiums are collected on more than one Global Treatment option we will refund the appropriate premium to you.

Your child is covered under the Global Treatment option up to age 18, or age 23 if in full time education.

5 Paying your premiums

Payment of premiums

Premiums are payable as shown on your registration certificate. The first premium must be paid within 14 days of the start date. All premiums are payable throughout the term by direct debit.
6 What is covered

Maximum benefit entitlement
The maximum benefit entitlement is £1,000,000 for every 12 month period from the start of treatment, with an overall maximum limit of £2,000,000 for the duration of your policy.

Covered illnesses and medical procedures
The following illnesses and medical procedures are covered by the Global Treatment option, as long as the treatment is provided in the hospital stated in the Preliminary Medical Certificate:

Cancer treatment
The treatment of:

1. Any malignant tumour including leukaemia, sarcoma and lymphoma, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissues;

2. Any in situ cancer which is limited to the epithelium where it originated and did not invade the stroma or the surrounding tissues;

3. All cancers which are histologically classified as any of the following:
   - pre-malignant;
   - having either borderline malignancy; or
   - having low malignant potential.

Coronary artery by-pass surgery
The undergoing of surgery on the advice of a consultant specialised in cardiology to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. This does not include coronary angioplasty.

Heart valve replacement or repair
The undergoing of surgery on the advice of a consultant specialised in cardiology to replace or repair one or more heart valves.

Neurosurgery
Any surgical intervention, including any minimally or non-invasive techniques, of:

1. the brain (or any other intracranial structures); or
2. benign tumours located in the spinal cord.

Live-donor organ transplant
A surgical transplant in which you or your child receive a kidney, a segment of liver, a pulmonary lobe or a section of pancreas from another living compatible donor.
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Bone Marrow Transplant

The Bone Marrow Transplantation (BMT) or Peripheral Blood Stem Cell Transplantation (PBSCT) of bone marrow cells to you or your child originating from:

- you or your child (autologous bone marrow transplant); or
- a living compatible donor (allogeneic bone marrow transplant).

Covered expenses

We will pay the following expenses arising in connection with the illnesses and medical procedures:

Medical expenses

- Hospital charges relating to:
  - Accommodation, meals and general nursing services provided during your or your child’s stay in a room, ward or section of the hospital or in an intensive care or monitoring unit;
  - Other hospital services including those provided by a hospital outpatient department, as well as expenses relating to the cost of an extra or travelling companion’s bed if the hospital provides this service;
  - The use of an operating room and all related services.

- Day clinic or independent welfare centre expenses, but only if the treatment, surgery or prescription would have been covered under this Global Treatment option if provided in a hospital.

- Consultant expenses, relating to examination, treatment, medical care or surgery.

- Expenses relating to consultant visits during your or your child’s hospitalisation.

- Expenses relating to the following medical and surgical services including reconstructive surgery, treatments or prescriptions:
  - for anaesthesia and administration of anaesthetics, provided they are performed by a qualified anaesthetist;
  - laboratory analysis and pathology;
  - x-rays for diagnostic purposes;
  - radiotherapy;
  - radioactive isotopes;
  - chemotherapy;
  - electrocardiograms (ECG);
  - echocardiography (ECHO);
  - myelograms;
  - electroencephalograms (EEG);
  - angiograms;
  - computerised tomography (CT scan);
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– other similar tests and treatments required for the diagnosis and treatment of a covered illness or medical procedure, when performed by a consultant or under medical supervision;

– blood transfusions;

– administration of plasma and serum;

– expenses relating to the use of oxygen, application of intravenous solutions and injections.

• For medication applied by medical prescription while you or your child are hospitalised for treatment of a covered illness or medical procedure. Medication prescribed for post-operative treatment is covered for 30 days from the date you or your child have completed the treatment received out of the UK and only when these are purchased prior to returning to the UK.

• For transfers and transportation by ground or air ambulance for you or your child where their use is indicated and prescribed by a consultant and pre-approved by BDUI.

• For services provided to a living donor during the process of removal of an organ or tissue to be transplanted to you or your child, arising from:
  – the investigation procedure for the location of potential donors;

  – hospital services provided to the donor, including accommodation in a hospital room, ward or section, meals, general nursing services, regular services provided by hospital staff, laboratory tests and use of equipment and other hospital facilities (excluding items for personal use which are not required during the process of removal of the organ or tissue to be transplanted);

  – surgery and medical services for the removal of a donor’s organ or tissue to be transplanted to you or your child.

• For services and materials supplied for bone marrow cultures in connection with a tissue transplant to be applied to you or your child. Cover will only be provided for expenses incurred from the date of issue of the Preliminary Medical Certificate.

Travel and accommodation expenses

• Expenses for travel, in economy class, to and from the agreed hospital for a covered medical procedure, and necessary accommodation, arranged by us, for:
  – you and a travelling companion;

  – your child, you, and another travelling companion (if it is your child that is receiving the treatment under the Global Treatment option);

  – a living donor (if applicable).
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- If you, your child, or a living donor dies whilst receiving treatment overseas, in connection with a covered illness or medical procedure, the costs relating to transporting the body home, as well as the minimum costs necessary for administrative formalities, embalmment and the coffin in which the body is transported back to the UK.

Medication expenses in the UK

- Medication expenses to cover the cost of medication purchased in the UK, up to the lifetime limit of £50,000, following treatment of a covered illness or medical procedure paid for under the Global Treatment option, with duration of more than three nights of hospitalisation.

- Cover under the Global Treatment option for this benefit is only available on the following basis:
  - the medication has been recommended through BDUI by the international consultant that treated you or your child, as necessary for on-going treatment;
  - the medication recommended by the international consultant has been licensed and approved by the corresponding medical authority or agency in the UK, and its prescription and administration is regulated;
  - the medication is available for purchase in the UK;
  - the medication requires prescription by a consultant in the UK;
  - no single prescription exceeds a dose for consumption longer than two months.

Daily hospitalisation allowance

- A daily allowance will be paid to you for each day that you or your child are hospitalised outside of the UK in respect of treatment.

- The allowance will pay £100 for every day you or your child spend in hospital, up to a maximum of 60 consecutive days for each episode of overseas treatment.

7 What is not covered

We will not pay any claim for the following:

General exclusions

- Any diagnosis that leads to a medical procedure that has not been confirmed by the Second Opinion service.

- Any treatment that is not medically necessary.

- Any medical expenses that are not within the maximum benefit entitlement limits.

- Any treatment that is not arranged by BDUI as a result of the claim process set out in the ‘Making a claim’ section of this document.

- Any medical expenses incurred within the UK.
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- Any treatment for your child if the symptoms first arose, the underlying condition was first diagnosed or either parent received counselling or medical advice in relation to the condition before the start date, the legal adoption or legal guardianship of the child.

Medical procedures or expenses that are not covered

- Any live donor organ transplant that involve stem cells treatment.
- Any organ transplant when the transplant is conducted as a self-transplant.
- Any transplant when you or your child are a donor for a third-party, unless the recipient is insured under the Global Treatment option.
- The transplant made possible by the purchase of donor organs.
- Any experimental treatment.
- Any medical procedures needed as a result of AIDS (Acquired Immune Deficiency Syndrome), HIV (Human Immunodeficiency Virus) or any condition arising from them (including Kaposi’s sarcoma), or any treatment for AIDS or HIV, with the exception of the HIV infection resulting from a blood transfusion, physical assault or an incident occurring during the course of performing duties of employment.
- Charges made for any treatment, service, supply or medical prescription for a disease for which the best treatment is an organ transplant.
- Any disease which has been caused by an organ transplant except where the disease in question is defined in this handbook as a covered illness or medical procedure. Complications directly associated with transplant surgery covered by the Global Treatment option occurring during surgery or post-surgery recovery outside of the UK will be covered as it will be considered a continuation of the transplant procedure.
- Any medical procedures in connection with or derived from cosmetic surgery.

Expenses that are not covered

- In relation to medication expenses covered in the medication expenses in the UK section, Global Treatment excludes the cost of medication which is funded by the NHS or that is covered by any other insurance policy held by you.
- Expenses in connection with, or derived from, any diagnostic procedures, treatment, service, supply or medical prescription of any nature incurred in the UK, with the exception of the medication expenses covered in the medication expenses in the UK section.
- Any breakfast, meals and incidental costs incurred at the hotel. If you pay for an upgrade to your hotel accommodation you will bear the full cost of the upgrade.
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- Initial diagnosis from a hospital and/or consultant outside of the UK.
- Travel arrangements which are not associated with travel from and to a permanent UK address.
- Expenses incurred before the issue of the Preliminary Medical Certificate.
- Expenses incurred by you, your child or travelling companion to obtain a passport to enable travel outside of the UK.
- Expenses incurred in a different hospital from the authorised hospital mentioned in the Preliminary Medical Certificate.
- Expenses incurred in respect of the following services are not covered, even where such services are required or necessary as a result of a covered illness or medical procedure:
  - confinement services;
  - home health care;
  - services provided in a convalescence centre or institution, hospice or old people’s home.
- Expenses incurred in the purchase (or hire) of any type of prosthesis that:
  - are not fully inserted into the body; and
  - are not required as a direct result of the damage to a structure made by the medical procedures arranged and paid for by this Global Treatment option.
- Expenses incurred in the purchase (or hire) of any type of:
  - orthopaedic appliances;
  - corsets;
  - bandages;
  - crutches;
  - artificial members or organs;
  - wigs (even where their use is considered necessary during chemotherapy treatment);
  - orthopaedic footwear;
  - trusses;
  - other similar equipment or items.
- Expenses incurred in the purchase or hire of:
  - wheelchairs;
  - special beds;
  - air conditioning appliances;
  - air cleaners;
  - and any other similar items or equipment.
- Medication which has not been dispensed by a licensed pharmacist or which are obtainable without a medical prescription.
- Charges made for the use of alternative medicine, even where specifically prescribed by a consultant.
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- Charges for medical attention or confinement in cases of cerebral syndrome, senility or cerebral impairment, regardless of the status of their development.

- Interpreter’s fees, telephone and other charges in respect of items for personal use or which are not of a medical nature, or for any other service provided to relatives or travelling companions.

- Expenses incurred by you, your child, or your relatives or travelling companions, except those expressly covered.

- Expenses in respect of accommodation or transportation arranged by you, a travelling companion or a living donor.

If you wish to cancel your Global Treatment option at any other time, please write to us at the address shown above.

We will write to you to confirm the cancellation of the Global Treatment option.

Please note that outside of the initial 30 day cancellation period no refund of premiums will be due unless you have paid an annual premium and you cancel the Global Treatment option before the next premium is due, in which case, provided no claim has been made, we will give you a pro-rata refund.

Please note that this contract has no surrender value.

8 Cancelling your Global Treatment option

Your right to cancellation

You can cancel your Global Treatment option at any time. Please write to us at the address shown below:

Aviva Individual Protection
PO Box 569
Aviva Centre
Bristol
BS34 9FE.

If we are notified of your request to cancel within the 30 day cooling off period we will refund any premiums that you have paid to us.

9 Making a claim

Reporting a claim

Global Treatment can be used at any time. You do not have to be in claim on your Aviva Individual Protection policy to claim.

If you wish to make a Global Treatment claim, please contact Best Doctors:

0800 085 6605

Your claim will be initially attended by Best Doctors. Best Doctors will then refer you to BDUI who will assess whether you or your child’s initial diagnosis is covered under Global Treatment. This initial diagnosis must come from a consultant in the UK. If it is covered, BDUI will arrange for a second opinion to be carried out by Best Doctors to confirm the diagnosis and the cover.
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provided under the Global Treatment option.

Following this confirmation, you’ll be given a copy of the second opinion report. If the report confirms that the diagnosis concerns a covered illness or a medical procedure, and you or your child want to receive treatment outside of the UK you must tell BDUI. BDUI will then begin to arrange treatment under the Global Treatment option.

Indemnity period

A claim could still be made after your Aviva Individual Protection policy has ended in the following circumstances:

- If the policy ends as a result of a successful claim under your policy, you can claim under Global Treatment after the policy has ended (for a maximum of 36 months from the date of that earlier claim). To do this, the serious illness or medical procedure for which you are claiming under this Global Treatment option must be directly related to the earlier claim under your policy; or

- If you or your child have a serious illness or require a medical procedure for which a Second Opinion has been requested, but the policy subsequently ends as a result of a successful claim under your policy, the claim under Global Treatment can continue for a maximum of 36 months from the date the policy has ended.

If one of the above indemnity periods applies, all other benefits under the policy will have stopped when the policy ended and you will not be required to pay premiums.

Provided treatment has commenced within 36 months of the policy ending as described above, we will cover the cost of any treatment you receive outside of the UK and the travel and accommodation expenses associated with that. However, we will not cover the cost of any medication expenses that are incurred in the UK once you or your child return to the UK.

Misrepresentation

When you make your claim you must not mislead us, BDUI or Best Doctors, by either giving false information or keeping relevant information from us in relation to any questions that we, BDUI or Best Doctors ask you. If you do, we will end your Global Treatment option and your claim will be declined.

If your Global Treatment option and your Aviva Individual Protection cover should both have been declined at the outset, we have the right to cancel your Aviva Individual Protection cover and your Global Treatment option.
10 General information

Policy amendments

We may alter these terms for any of the following reasons:

- to respond, in a proportionate manner, to changes in:
  - the way we administer these type of options
  - technology or general practice in the life and pensions industry
  - taxation, law or the interpretation of the law, decisions or recommendations of an ombudsman, regulator or similar body, or any code of practice with which we intend to comply.

- to correct errors if it is fair and reasonable to do so.

If we think any alteration to these terms is to your advantage, we will make it immediately and tell you at a later date. We will also do this if the alteration is due to regulatory requirements.

If any alteration is to your disadvantage, we will aim to tell you in writing at least 60 days before we make it. However, external factors beyond our control may mean we have to give you less notice.

If you are not happy with any alteration we make to your policy, you can cancel it.

Communication

We will send any letters to you to the address you last gave. If you change address you must always write and tell us.

Please write to us at:
Aviva Individual Protection
PO Box 569
Aviva Centre
Bristol
BS34 9FE.

If our address changes, we will write to you with details of where you should write in the future.

Getting in touch

Aviva

Our helpline is always the first number to call if you need help or support or if you have any comments or complaints.

Please call us on 0345 600 3122. Calls may be recorded and may be monitored.

Alternatively, you can write to us at:
Aviva Individual Protection
PO Box 569,
Aviva Centre
Bristol
BS34 9FE.

Best Doctors

Please contact Best Doctors on 0800 085 6605.
Making a complaint

Please contact our Customer Relations Team using the contact details above.

To see our procedures for dealing with complaints, please ask for our ‘We Listen’ leaflet.

If you are not satisfied with our response you can contact:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Telephone 0800 023 4567
www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Please let us know if you want a full copy of our complaints procedure.

If you are not satisfied with your policy for any reason, we would of course try to address your concerns. However, this would not affect your right to make a complaint to the Financial Ombudsman Service or any other legal rights which might be available to you with regard to this policy.

Choice of law

We and you have a free choice about the law that can apply to a contract. This policy is issued in England, under English Law. By entering into this contract you agree that English law applies. The Courts of England and Wales shall have non-exclusive jurisdiction over any claim, dispute or difference which may arise out of, or in connection with this contract.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your cover to another insurer or, where appropriate, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS By phone: 0800 678 1100 or 020 7741 4100

Via its website: www.fscs.org.uk

By post: Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY.