



Physio Essentials

Helping you restore body movement
after an injury or illness

| Retirement | Investments | Insurance | **Health** |



Why suffer with everyday aches and pains?

Aches and pains in muscles and joints can affect anyone and unfortunately are quite common. If you suffer with everyday aches and pains, we understand it can be both frustrating and upsetting.

Our Physio Essentials cover has been designed to support, guide and help you restore body movement after an injury or illness.

This simple guide provides you with an overview of the information you need to know about Physio Essentials and aims to answer any questions you may have.

Contents

Physio Essentials at a glance	3
Summary of cover	
What's covered	4
The goals of physiotherapy treatment	5
What's not covered	5
24 hour access to expert advice	5
How to make a claim	6
Your questions answered	8
Further information	10

This product is underwritten by Aviva Insurance Limited and administered by Aviva Health UK Limited.

Physio Essentials at a glance

Physio Essentials can only be purchased online, which means we don't pay for expensive call centres. Plus, by just focusing on the product benefits we think will help support you to restore muscle and joint movement, we are able to keep your premiums down.

Step 1

If you become ill or get injured, and require support to restore muscle and joint movement, simply book a telephone clinical assessment (TCA) appointment online.

Step 2

You will be contacted by a qualified physiotherapist who will discuss your symptoms and assess the severity of your condition. Your Physio Essentials cover provides a maximum of 5 clinical assessment calls each policy year.

Step 3

Depending on the outcome of your assessment, and your clinical need, your physiotherapist could offer you:

- virtual physiotherapy – consisting of a personalised online programme to follow, including specific exercises, supported by videos, as well as emails with further information and guidance to help ease symptoms. You'll also receive follow up calls to check on your progress; or
- face-to-face physiotherapy – they'll arrange for you to see a physiotherapist from the network which is local to you, and that physiotherapist will assess your symptoms face-to-face. If further face-to-face physiotherapy is appropriate, they'll recommend the appropriate number of sessions to help resolve your symptoms.

If the physiotherapist doesn't believe your condition can be managed by physiotherapy, you'll be provided with details of their assessment to take to your GP – who may then arrange for you to see a specialist.

Your Physio Essentials cover also provides:

- unlimited use of a GP helpline, which is open 24 hours a day, 7 days a week, 365 days a year
- access to an exclusive online portal, providing information to encourage and support good back, neck, muscle and joint (musculoskeletal) health.

Physio Essentials cover is available for adults aged 18 or over.

Summary of cover

What's covered

In the table below, you can see a summary of the benefits available for this policy. The amounts shown are the full totals available at the start of the policy. Please see your policy certificate for member specific benefit levels. The terms and conditions provide the full details of Physio Essentials and these can be found on the Physio Essentials portal.

Benefit	Notes
Telephone clinical assessment for pain in your back, neck, muscles or joints (musculoskeletal conditions), provided by fully qualified physiotherapists	Up to 5 telephone clinical assessment sessions for each member, every policy year
Virtual physiotherapy for pain in your back, neck, muscles or joints (musculoskeletal conditions), with phone support	If recommended by the physiotherapist during the course of the telephone clinical assessment
Face-to-face physiotherapy for pain in your back, neck, muscles or joints (musculoskeletal conditions)	If recommended by the physiotherapist during the course of the telephone clinical assessment
GP helpline	Unlimited calls, 24 hours a day, 7 days a week
Online information to support good musculoskeletal health	Provided by our physiotherapy providers

24 hour access to expert advice

GP helpline

As much as you try to prevent yourself from becoming ill, there are times when you become run-down and sometimes sick. Often your first port of call is your GP, but you may feel reluctant to visit them if you feel your symptoms aren't important enough, or you might find it difficult to get a suitable appointment. The GP helpline offers you access to help and guidance over the phone from qualified GPs.

The GP helpline service is open 24 hours a day, 7 days a week.

The goals of **physiotherapy treatment**

The goals of physiotherapy treatment are to achieve a good level of improvement in your symptoms and to try to return you to your everyday activities, as they were before your injury or the onset of your symptoms.

This may not mean 100% recovery, and the best outcome may only be achieved after a period of self-management using the advice and exercises provided by your physiotherapist. The aim of the policy is to enable you to reach a level of recovery where you can be comfortable and confident to carry on with your self-management programme.

What's **not covered**

30 day exclusion

You won't be able to apply for a telephone clinical assessment with a physiotherapist during the first 30 days after you have taken out or joined the policy.

Domiciliary physiotherapy

Physio Essentials doesn't cover face to face treatment by a physiotherapist in your home.

Exercise equipment and appliances

Physio Essentials doesn't cover equipment or appliances recommended by your physiotherapist, for example - orthotics, TENS machines or exercise equipment.

Summary of cover

How to make a claim

You can make a claim online through the Physio **Essentials** portal.

We'll need to know:

- the area of the body affected
- the date when you first experienced symptoms.

We'll review your claim and, if you haven't used all of your telephone clinical assessments for the policy year, we'll provide you with access to our online booking portal to arrange your assessment.

A telephone clinical assessment (TCA) is a consultation with a fully qualified physiotherapist from our physiotherapy provider. They'll review your musculoskeletal problem and recommend the most appropriate course of treatment, which could include virtual or face to face physiotherapy.

Each TCA call can only cover one condition or set of symptoms. If you need to discuss musculoskeletal symptoms affecting different parts of your body, for example your knee and your elbow, you'll need to book a separate TCA for each condition or set of symptoms.

- **Virtual physiotherapy**

The physiotherapist will create a personalised online programme for you to follow. It will include specific exercises, with clear videos demonstrating what you are required to do, to help support and manage your condition as part of a tailored home exercise programme. This will all be available to you via our physiotherapy provider's online portal. They'll also arrange follow up calls to check on your progress.

- **Face-to-face physiotherapy**

If, in the course of the TCA, the physiotherapist considers that it's clinically appropriate for you to have face-to-face physiotherapy they will arrange for you to see a physiotherapist from the **IPRS Health** network local to you. You'll then have a face-to-face assessment with that physiotherapist who will determine what is required to treat your condition.

In the course of the TCA, or in a face-to-face assessment, the physiotherapist may decide that your condition can't be managed by either virtual or face-to-face physiotherapy. If so, they'll provide you with details of their assessment which you can take to your GP, who may then arrange for you to see a specialist.

You can look at the general online information regarding back, neck, muscle or joint health, at any time on the Physio Essentials portal.

Summary of cover

Your questions answered

Can the policy be cancelled?

Yes. You can cancel the policy within 14 days of the policy start date (this is called the 'cooling off period'). If you decide to cancel the policy, any money you have already paid during the 14 day cooling off period will be refunded, provided no claims have been made during this period.

If you cancel the policy after the cooling off period we won't refund any monthly premiums that have been paid for cover, but if you've paid an annual premium we'll refund the proportion of the premium that represents what has been paid for the time from the cancellation date to the end of the policy year.

If you decide to cancel the policy you must notify us via the Physio Essentials portal. If you cancel the policy the TCA benefit will not be available to you for the first 30 days if you take out this or similar cover in the future.

If you fail to pay your premiums when they're due, we'll cancel the policy and your entitlement to benefits, including any ongoing claims, will end.

Who can take out this policy and is there an age limit for those covered on the policy?

You, your spouse, partner or civil partner can all be members. The policyholder and all those covered by the policy must be aged 18 or over.

Can I add someone to the policy?

You can add your spouse, partner or civil partner to the policy via the Physio Essentials portal at the renewal of your policy, provided they are 18 or over. Adding a member will increase your premiums. We'll let you know what that increase will be before starting cover. The new member will not

have access to the telephone clinical assessment benefit in the first 30 days of the first year that they are covered by the policy.

How can I pay?

You have a choice of payment method:

- annually by Direct Debit
- monthly by Direct Debit, which is an easy and convenient way to spread the cost over the year.

How does the premium apply?

We will charge a premium for each member covered on the policy. If you add a member to the policy at any time other than renewal we will charge a pro-rata premium for that member for their first year of cover.

What is the duration of my policy?

The policy lasts for one year.

How does the policy renew?

If we still offer Physio Essentials at the end of your policy year, we'll automatically renew the policy unless you tell us, via the Physio Essentials portal, that you don't want us to. We'll give you reasonable advance notice of when the policy is due to renew to give you time to review your cover and decide if it still meets your needs.

What about tax?

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at February 2018, which is subject to change.

You can find answers to more questions by browsing our Physio Essentials FAQs at

[aviva.co.uk/essentials-physio](https://www.aviva.co.uk/essentials-physio)

Summary of cover

Further Information

Law

English law governs the terms of your policy, which is subject to the exclusive jurisdiction of the Courts of England and Wales. We'll always write and speak to you in English.

If you have any cause for **complaint**

Our aim is to provide a first class standard of service to our customers and to do everything we can to ensure you are satisfied. However, if you ever feel we have fallen short of this standard and you have cause to make a complaint, please let us know. Our contact details are:

**Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET
Telephone: 0800 051 7501
Email: hcqs@aviva.com**

We have every reason to believe that you will be totally satisfied with your Aviva policy and with our service. It is very rare

that matters cannot be resolved amicably. However, if you are still unhappy with the outcome after we have investigated it for you, and you feel that there is additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with our response, or if we have not replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

**The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0300 123 9123
or 0800 023 4567
Email:
complaint.info@financial-ombudsman.org.uk
Website:
financial-ombudsman.org.uk**

Please note that the Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect your legal rights.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. When you are entitled to claim, insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from:

**Financial Services
Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
Website: fscs.org.uk
Telephone: 020 7741 4100
or 0800 678 1100**

Our regulators

We're authorised and regulated by the Financial Conduct Authority:

**The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS**

The Financial Conduct Authority is an independent watchdog that regulates financial services. It requires us to give you this Information. Use this information to decide if our services are right for you.

Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3RY. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.

Our permitted business is advising on, arranging and administering general insurance and pure protection contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website fca.org.uk/register

Aviva Health UK Limited is a wholly owned subsidiary of Aviva plc, which includes within its group a number of insurers.

We only sell our own products. Your premium is the only payment you need to make to cover our services to you. You may have your own insurance intermediary who will provide you with information about their permitted business and the range of products they offer. You may have to pay them for their services.

Summary of cover

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

[co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller(s) responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Aviva UK Digital Limited and Aviva Health UK Limited, who are responsible for the sale and distribution of the product and any applicable reinsurers.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:-

- to provide you with insurance : we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal;
 - to support legitimate interests that we have as a business:
 - we need this to manage arrangements we have with reinsurers and for the detection and prevention of fraud
 - we also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
 - to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
 - to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.
- As well as collecting personal information about you, we may also use personal

information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so and are happy to have their information shared with us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address, date of birth, current state of health and any existing conditions of each person included in the application. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is

withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit searches

To ensure we have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We may undertake checks against publicly available information (such as electoral roll, country court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

Summary of cover

Automated decision making

We carry out automated decision making and customer profiling to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

On-line information

When you visit one of our websites, we may record your device information including hardware and software used, general location, when and how you interact with our websites. This information is retained and used to note your interest in our websites, improve customer journeys, determine pricing and/or offer you available discounts.

How we share your personal information with others

We may share your personal information:-

- with the Aviva group, our agents and third parties who provide services to us, and other insurers (either directly or via those acting for the insurer such

as loss adjusters or investigators) to help us administer our products and services;

- with clinicians, including hospitals, and third party case managers from whom you and others covered under your policy receive insured treatment or who manage your care or treatment pathway;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or
+44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy)

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” section below.

Summary of cover

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 9NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

**This guide is also available in braille,
large print and audio format.**

If required, please contact us on
0800 051 7501 to request a version
in a format more suitable for you.

Aviva Health UK Limited. Registered in England Number 2464270. Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited.

This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

Aviva Health UK Limited Head Office: Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY.

[aviva.co.uk/health](https://www.aviva.co.uk/health)

