



# Physio Essentials

Helping you restore body movement after an injury or illness

# You're in control

It's important that you find the right product. To help you do this, the Financial Conduct Authority has made it a requirement for every insurer to produce an Insurance Product Information Document (IPID) for certain products – private medical insurance (PMI) being one of them. An IPID provides a short summary of the key product information, in a standardised format, to make it easier for you to compare similar products from across the market and help you make an informed decision.

While your IPID provides a short summary, the terms and conditions expand on this and provide full product details, including the benefits and exclusions. These documents should be read together with this sales brochure. If you don't have a copy of any of these documents, please go to [aviva.co.uk/health/health-products/physio-essentials](https://aviva.co.uk/health/health-products/physio-essentials)

## Why suffer with aches and pains every day?

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. Physio Essentials has been designed to support, guide and help you restore body movement after an injury or illness. It can only be purchased online, which means you won't pay for advisers or call centres. And unlike full PMI, it doesn't cover any other medical conditions, so it costs less.

## Physiotherapy

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.

# 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 independent physiotherapy provider, IPRS. This can also be arranged as a video call, where you can discuss your condition face-to-face, which could help your physiotherapist assess your condition. They'll review your musculoskeletal problem and recommend the most appropriate course of treatment, which could include virtual or face-to-face physiotherapy. You can have up to 5 TCAs per policy year.

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're 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 independent 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 network, local to you. You'll then have a face-to-face assessment with that physiotherapist who'll determine what's 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.

**Physio Essentials does not cover:**

- access to a telephone clinical assessment in the first 30 days of your first policy year
- treatment in your home
- exercise equipment or appliances

If your policy includes cover for your spouse, partner or civil partner, they should be made aware that any claims made by them will be visible to you within your renewal documentation each year.

# Our regulators

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

## **The Financial Conduct Authority**

12 Endeavour Square  
London  
E20 1JN

The Financial Conduct Authority is an independent watchdog that regulates financial services.

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](https://www.fca.org.uk/register)

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'll provide you with information about their permitted business and the range of products they offer. You may have to pay them for their services.

## **Need this in a different format?**

Please get in touch with Aviva if you would prefer this brochure (GEN5712), in large print, braille or as audio.

## **How to contact Aviva?**

**0800 092 4590**

**contactus@aviva.com**

**aviva.co.uk**

Lines are open Monday to Friday from 8.00am-6.30pm.

Calls to and from Aviva may be monitored and/or recorded.

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

