

Speedy Diagnostics

Helping you find out
what's wrong with your health.



You're in control

It's important that you find the right product for your needs. 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. 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 to help you make an informed decision.

We're committed to creating products and services to match your changing needs and which complement any existing NHS provisions.

- Our Speedy Diagnostics product has been designed to bypass an NHS waiting list when you need to find out what's wrong.
- It gives you access to consultants so you can have diagnostic tests with no fuss.
- And there are no limits to the amounts we'll cover for your diagnosis. Each member has their own no claim discount (NCD). With 15 levels, each member's discount increases by one level each year they don't claim, up to a maximum of 75%.
- Speedy Diagnostics is a diagnostics only product which focuses on giving you the answers you need. It provides access to consultations and diagnostic tests to help find the cause of a medical problem. The cost of treatment is not covered by Speedy Diagnostics. If you need treatment, or further tests, after diagnosis you'll need to use the NHS or pay for private treatment yourself.
- Speedy Diagnostics' core benefits can be found in your IPID, with full details in the terms and conditions. You should read them both in conjunction with this brochure.

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 brochure. If you don't have a copy of any of these documents, please speak to your usual adviser or contact us directly.

Here's what you can enjoy with a Speedy Diagnostics policy:

- peace of mind knowing you can avoid NHS wait times
- access to consultations and diagnostic tests at a time convenient for you
- lower premiums than our standard health insurance products that include cover for the cost of treatment
- specialist fees for diagnostic tests
- cover for diagnostic tests such as CT, MRI and PET scans, X-rays and ECGs
- Access to 24/7 GP consultations with Aviva Digital GP
- 24 hour Stress Counselling helpline (for members aged 16 and over)
- discounts on UK health and fitness club membership as well as other products and services that can help you and your family get active and keep healthy.

Wellbeing benefits

We provide a range of added value benefits, at no extra charge, with every Speedy Diagnostics policy. Helping you stay healthy – physically and mentally.

Aviva Digital GP*

We believe checking in with your doctor should be quick and simple. With the **Aviva Digital GP** app you can get around the clock access to GP video consultations and repeat NHS prescriptions (all NHS England exemptions accepted), at no additional cost.

You can:

- access 5 GP video consultations, 24/7 - per member, per policy year
- choose your GP: by gender and review GP bios to select a GP based on your needs and their profile
- order repeat NHS prescriptions within the app (all NHS England exemptions accepted) and get free UK delivery
- add your children under the age of 16 to your account for paediatric consultations, with a limit of 10 children per member.

Aviva Digital GP is powered by Square Health and is available to residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man at home or abroad.

Terms and conditions and the privacy policy for Aviva Digital GP can be viewed in-app before you sign up. Mobile data charges may apply.

Mental health support articles*

If you're experiencing stress, anxiety or poor mental health, it can be difficult to get back on track.

Our aim is to help you manage and improve your mental health by providing you with access to a range of articles, information and advice.

Get Active, feel the benefits*

Get physical without straining your finances – at home or at the gym!

Inside or outside the home, looking after your health and fitness is important. With Get Active, you can access discounts at over 3,000 health & fitness clubs across the UK, as well as at-home fitness products and online workouts - so you can enjoy some great savings on keeping fit and active. You'll also benefit from a variety of other offers to help you and your family stay healthy and happy.

For more information on Get Active visit aviva.co.uk/getactive. Terms and conditions and the privacy policy can be viewed before signing up.

Please note: completing the sign up process, either online or in-person at your selected health and fitness club, may result in you entering a binding contract with the gym you have selected. This could include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen gym carefully.

Stress Counselling helpline

The Stress Counselling helpline can be a good place for you to get help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them.

The service is available to members aged 16 or over.

*** These services are non contractual and can be removed at any time.**



How to make a claim

Once your GP has referred you to see a specialist for diagnostic tests, simply call our customer service helpline on 0800 158 3333, with your policy number and details of your symptoms. Calls to and from Aviva may be monitored and/or recorded.

Further information

Networks

We have set up networks of units, specialising in managing certain conditions. Networks are a way of clinically selecting providers who meet our high standards in delivering care for you.

With networks you can benefit from our expertise - we'll do the background checks for you and help steer you through complex healthcare choices.

More information on networks can be found at aviva.co.uk/health-network

Private Healthcare Information Network

You can find independent information about the quality and cost of private diagnostic tests available from doctors and hospitals from the Private Healthcare Information Network at phin.org.uk

Specialist fee guidelines

We want to contain claim costs wherever possible, to minimise the impact on our policyholders' premiums. But as medical technology and equipment advances, more claims are made each year. So, we aim to manage the costs from these claims according to a frequently-reviewed set of guidelines.

We believe these guidelines reflect reasonable rates of remuneration for the procedures listed, and show the maximum amount we'll pay. To view our fee guidelines, visit aviva.co.uk/pmifees

Providers that aren't recognised by us

We work with our providers to ensure that our customers' consultations and diagnostic tests are clinically suitable, safe and appropriate, and in line with current clinical practice. To ensure we only recognise providers that meet our requirements for quality and value, we won't pay for consultations or diagnostic tests with providers who aren't recognised by us. This means that if you use a provider (which includes practitioners, specialists, other healthcare professionals, hospitals, facilities or other diagnostic centres) that we don't recognise, we won't pay for that provider's fees/charges.

Underwriting explained

Your private medical insurance covers new and unexpected medical conditions. This is a brief overview of how we underwrite the policy.

Speedy Diagnostics offers a wide choice of underwriting options

Full medical underwriting

- We consider your past health and we may exclude any pre-existing conditions or any related or associated conditions unless we choose to accept them.

Continued medical exclusions

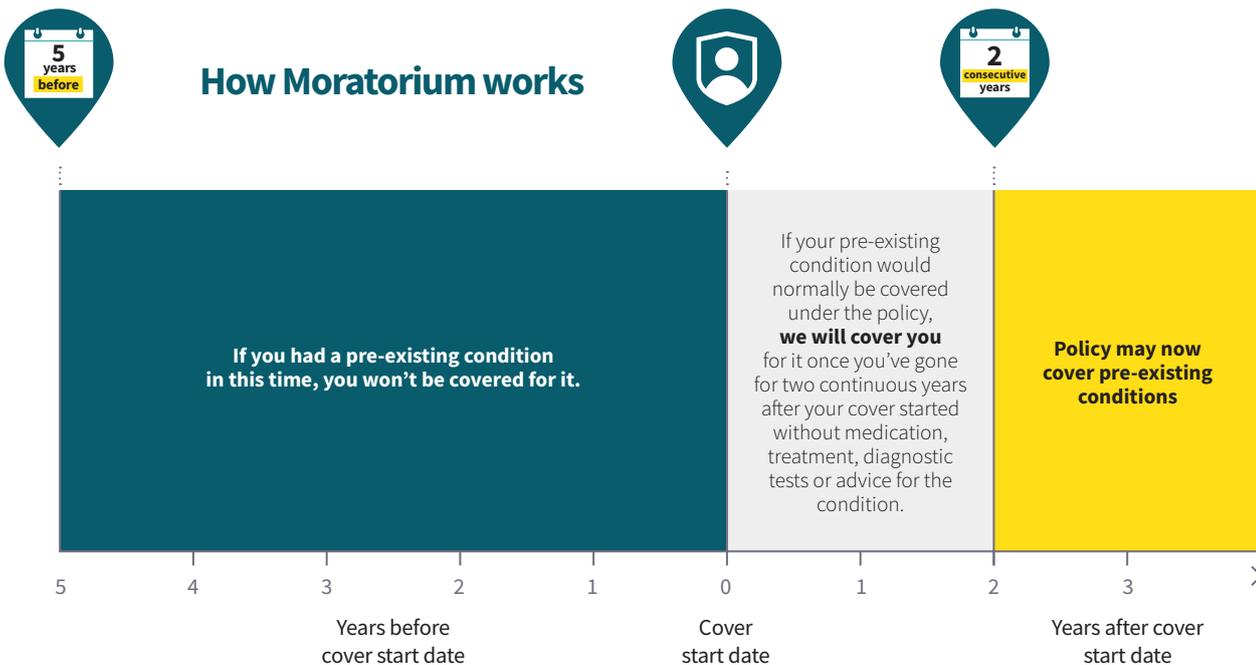
- If you're transferring from an existing Aviva fully medically underwritten policy, we'll accept the existing medical exclusions (if any) applied by us.

Moratorium underwriting

- You won't be able to claim for any condition you had during the five years before your cover started.
- If you have had a pre-existing condition in the five years before your start date, you'll only be covered for it once you've been free from medication, treatment, diagnostic tests or advice for the condition for two continuous years after your cover started.
- We will, of course, take care of any new health conditions from your start date.

What is a pre-existing condition?

It's when you've had symptoms, medication, advice, treatment or diagnostic tests for a disease, illness or injury before your cover started.



Underwriting explained (continued)

Continued moratorium

- If you're transferring from an existing Aviva policy underwritten on a moratorium basis, we'll apply our moratorium wording with effect from the original moratorium start date with Aviva for each member on your policy.

Medical history disregarded

- If you're transferring from an Aviva company scheme where you were insured on a Medical History Disregarded basis, we'll cover any pre-existing conditions providing they fall within the terms and conditions of the new policy.



Your questions answered

What does Speedy Diagnostics cover?

It covers you for all diagnostic tests and consultations that lead to an initial diagnosis of your symptoms. It doesn't cover any treatment resulting from your diagnosis.

What's the main benefit of Speedy Diagnostics?

You can avoid lengthy waiting times for consultations and diagnostic tests which means you can get to the bottom of what's wrong with you, as soon as possible.

What's the difference between Speedy Diagnostics and full private health insurance?

With Speedy Diagnostics you're covered for diagnostics only. Any treatment you need following your diagnosis won't be covered. Private health insurance policies generally cover you for treatment as well.

Is there an overall maximum amount that can be claimed in any one year?

No. With Speedy Diagnostics there's no limit to the number of times you can make eligible claims in any policy year, and there's no maximum annual amount or ceiling to your claims for eligible consultations and diagnostic tests.

Any claims you make will affect the level of no claim discount (NCD) that you receive. You'll be notified of any changes prior to your annual renewal. However, don't forget that using Aviva Digital GP and the Stress Counselling helpline won't affect your no claim discount. Full details are given in the terms and conditions.

Will Speedy Diagnostics cover me for more than one consultation and tests for more than one set of symptoms?

Yes, you can be covered for more than one set of symptoms. There's no limit to the number of tests you can have so that your specialist can make an initial diagnosis.

Am I covered for follow up tests and consultations?

Speedy Diagnostics is focused on finding out an initial diagnosis, so we wouldn't cover any follow-up tests or consultations after you've received a diagnosis. Similarly, if you have to have any 'pre-operation' tests, for example, a blood test to ensure you're fit enough for the operation, these won't be covered.

Choose Speedy Diagnostics

Buying a Speedy Diagnostics policy is easy, so you and your family can enjoy peace of mind knowing you can get access to diagnostic tests.

Here's what to do next:

In order to obtain an illustration, speak to your insurance adviser or call us on 0800 42 42 42.

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

As soon as your application is accepted by us, you'll be covered and we'll send your welcome information and policy schedule.

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

If required, please contact us on **0800 092 4590**
to request a version in a format more suitable for you.

Calls may be monitored and/or recorded.

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