

Private Medical Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Medios Healthcare



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This document provides a summary of the key information relating to a private medical insurance policy. The full terms and conditions of the cover and other important information are included in the policy documentation.

What is this type of insurance?

This insurance is designed to provide cover for members who permanently live in the United Kingdom, for treatment of an acute condition such as a disease, illness or injury that is likely to respond quickly to treatment.



What is insured?

In-patient and day-patient treatment

- ✓ Hospital charges
- ✓ Specialists fees
- ✓ Diagnostic tests such as blood tests, X-rays and scans
- ✓ Radiotherapy/chemotherapy
- ✓ Mental health treatment up to 100 days
- ✓ NHS cash benefit – cash payment of £150 each night up to a maximum of 100 nights

Out-patient treatment

- ✓ Consultations and treatment with a specialist
- ✓ Diagnostic tests such as blood tests, X-rays and scans
- ✓ Radiotherapy/chemotherapy
- ✓ Physiotherapy on GP referral up to 12 sessions
- ✓ Mental health treatment

Additional benefits

- ✓ Home nursing
- ✓ Private ambulance
- ✓ Parent accommodation when staying with a child aged 15 or under covered by the policy, up to £75 each night up to 30 nights
- ✓ Minor surgery by a GP up to £250 for each procedure
- ✓ Complementary medical treatment up to £360 in combined total, and medicines prescribed up to £100, as specified in the terms and conditions
- ✓ Emergency overseas cover up to £20,000
- ✓ Baby bonus – £100 for each baby born or adopted within a year of birth
- ✓ Treatment for complications of pregnancy and childbirth as specified in the terms and conditions



What is insured? Continued...

- ✓ Targeted drug therapies for cancer up to 6 months per condition
- ✓ Bone strengthening drugs up to 6 months for metastatic bone disease
- ✓ Monitoring for up to 5 years after treatment for cancer



What is not insured?

This is a summary of some of the core exclusions. Please refer to the terms and conditions for full details.

- ✗ Pre-existing conditions - subject to underwriting type
- ✗ Long-term or chronic conditions – such as a condition that continues indefinitely, requires ongoing monitoring or has no known cure
- ✗ HIV/AIDS and related conditions
- ✗ Treatment for pregnancy and childbirth
- ✗ Diagnostic tests and treatment for infertility
- ✗ Surgical or medical appliances such as hearing aids or crutches
- ✗ Alcoholism, alcohol abuse, drug abuse, solvent abuse and other addictive conditions
- ✗ Treatment undertaken by a specialist without a GP referral
- ✗ Psycho-geriatric conditions such as Dementia
- ✗ GP charges, treatment and diagnostic tests requested by a GP
- ✗ Kidney dialysis
- ✗ Cosmetic treatment
- ✗ Take home drugs and dressings
- ✗ Sports injuries as specified in the terms and conditions



What is not insured? Continued...

- ✗ Experimental treatment
- ✗ Treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ Self inflicted injury
- ✗ Sleep disorders and sleep problems
- ✗ Treatment for warts, verrucas and skin tags
- ✗ Weight loss surgery
- ✗ Treatment for the removal of undiseased tissue
- ✗ Sexual dysfunction
- ✗ Varicose veins
- ✗ Routine dental treatment
- ✗ Treatment of lipoedema
- ✗ Treatment by providers (such as specialists, practitioners, hospitals) that are not recognised by us



Are there any restrictions on cover?

- ! Cover for pre-existing conditions under this product is dependent on the underwriting type that applies to each member.
- ! Specialists' fees will only be covered up to the limits in Aviva's fee schedules.
- ! Hospital fees are only covered in full when using a hospital on your chosen list.
- ! CT/MRI/PET scans are only covered when using a recognised diagnostic centre.
- ! Some benefits have specific limits. Please refer to your terms and conditions for full details.
- ! If you've selected an excess, eligible benefits will only be paid once you've paid your excess amount.



Where am I covered?

- ✓ The United Kingdom - for the purposes of this product: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Outside of the United Kingdom, any benefit is restricted to what is included in the emergency overseas cover.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. All members must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name or address. You must tell us as soon as possible if any member no longer permanently lives in the UK.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms and conditions of this policy.
- In the event of a claim, we strongly recommend that you call us before any planned consultations, treatment or diagnostic tests take place so that we can advise you on what will and will not be covered.
- Premiums must be paid as shown in your policy documentation. Claims will not be covered if premiums have not been paid.



When and how do I pay?

- You can pay your premiums annually or monthly by either direct debit or credit card. Payments must be made from a UK bank account.



When does the cover start and end?

- From the renewal date (shown on your policy schedule), for the period specified when you renew and pay your premium (usually 12 months).



How do I cancel the contract?

- You can cancel your policy at any time. If you cancel within 14 days of renewal (or, if later, from the day you receive your renewal documentation), provided no claims have been made, you will receive a full refund of the premium. If you cancel after the 14 days, you will be entitled to a refund of premium less a proportionate deduction for the time we have provided cover.

If you wish to cancel your policy, you will need to notify Aviva in writing at: Medios Customer Service Department (Dept. 57), Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY, or by calling Aviva on 0800 158 3101. Calls to and from Aviva may be monitored and/or recorded.

