

Legacy Company Policies



Target market statements

Whilst we appreciate that these products are not open to new business, you may still be supporting clients who hold these policies therefore we've provided the key elements of target market statements applicable here.

Signature and Signature 6 Target Market Statement

What customer need was this product designed to meet?

These products were designed for companies, and their employees, located in Scotland or Northern Ireland. Signature was designed to provide access to private diagnostics, specialist consultations and treatment for acute conditions. Signature 6 was designed to provide a further reduction in cost by only providing cover for private treatment should the NHS not be able to provide treatment for the condition within 6 weeks of the specialist recommending it.

Who was Signature (6) designed for?

This product was designed to provide comprehensive cover including some elements of primary care, and chronic cover (limited benefit for consultations and tests) for employees resident in Scotland or Northern Ireland in a private hospital.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was Signature (6) not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK who live in Scotland or Northern Ireland.

Express Care and Express Care 6 Target Market Statement

What customer need was this product designed to meet?

These products were designed to provide company employees with access to private diagnostics, specialist consultations and treatment for acute conditions. Express Care 6 was designed to provide a further reduction in cost by only providing cover for private treatment should the NHS not be able to provide treatment for the condition within 6 weeks of the specialist recommending it.

Who was Express Care (6) designed for?

This product was designed to provide comprehensive cover including some elements of primary care, and chronic cover (limited benefit for consultations and tests) for employees resident in the UK.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was Express Care (6) not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK.

Fair+Square Club and Fair+Square First Target Market Statement

What customer need was this product designed to meet?

These products were designed to provide company employees, with access to private diagnostics, specialist consultations and treatment for acute conditions. Employees and their families have the option to choose either private treatment or a cash benefit should they choose to use the NHS for treatment.

Who was the Fair+Square Range designed for?

These products were designed to provide comprehensive cover including some elements of primary care for employees resident in the UK. Fair & Square First offers limited benefit for consultations and diagnostics tests for a chronic condition. It was also suitable for those who were happy to use the NHS and receive a cash payment.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was the Fair+Square range not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK and offers either a private route or an NHS route with cash benefit.

Personal Care and Personal Care 6 Target Market Statement

What customer need was this product designed to meet?

These products were designed to provide company employees, with access to in-patient and day-patient treatment for acute conditions.

Who was Personal Care (6) designed for?

These products were designed to cover the most expensive part of private treatment - in-patient and day-patient treatment. There is no benefit for consultations and diagnostic tests are only covered if they are directly leading to and/or following within six months of eligible in-patient or day-patient treatment.

Personal Care 6 was designed to provide a further reduction in cost by only providing cover for private in-patient or day-patient treatment should the NHS not be able to provide treatment for the condition within 6 weeks of the specialist recommending it.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was Personal Care not suitable for, or features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK. It is not suitable for people who want a comprehensive product. This is designed for covering the most expensive part of hospital treatment which is the in-patient or day-patient stay and members pay the out-patient consultations and tests themselves.

Trust Care and Trust Care 6 Target Market Statement

What customer need was this product designed to meet?

These products were designed to provide company employees with access to private diagnostics, specialist consultations and treatment for acute conditions, using NHS private facilities. Trustcare 6 was designed to provide a further reduction in cost by only providing cover for treatment using the private facilities of the NHS should the NHS not be able to provide treatment for the condition within 6 weeks of the specialist recommendation.

Who was Trust Care (6) designed for?

These products were designed to provide comprehensive cover including some elements of primary care, and chronic cover (limited benefit for consultations and diagnostic tests) using the private facilities of the NHS, for employees resident in the UK.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was the Trustcare range not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

These products are only suitable for residents of the UK, who wish to use the private facilities of the NHS.

Select Care and Select Care 6 Target Market Statement

What customer need was this product designed to meet?

These products were designed to provide company employees, with access to private diagnostics, specialist consultations and treatment for acute conditions. Select Care 6 was designed to provided a further reduction in cost by only providing cover for private treatment should the NHS be able to provide treatment for the condition within 6 weeks.

Who was Select Care (6) designed for?

This product was designed to provide comprehensive cover (but removed certain benefits such as cover for pregnancy and childbirth, investigations into infertility and limited emergency overseas benefit) including some elements of primary care for employees resident in the UK.

This is a community rated product; premium increases are based across the performance of the whole book of business and not on the performance of each individual company scheme.

Who was Select Care (6) not designed to support, or are there any features that you should be aware of when reviewing this product for your customer?

This product is only suitable for residents of the UK.