

# Private Medical Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**

**Product: Solutions**

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.

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 employees and their families 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
- ✓ NHS cash benefit – cash payment of £100 each night up to a maximum of 25 nights
- ✓ Treatment for pain in the back, neck, muscles or joints (managed through our BacktoBetter service)

##### Out-patient treatment

- ✓ Consultations and treatment with a specialist
- ✓ Diagnostic tests such as blood tests, X-rays and scans
- ✓ Physiotherapy, osteopathy and chiropractic treatment on referral by a specialist
- ✓ Mental health treatment as an out-patient up to £2,000
- ✓ Treatment for pain in the back, neck, muscles or joints (managed through our BacktoBetter service)

##### Additional benefits

- ✓ Home nursing
- ✓ Private ambulance
- ✓ Parent accommodation when staying with a child aged 15 or under covered by the policy
- ✓ Hospice donation of £70 each day up to 10 days
- ✓ 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
- ✓ Investigations into infertility
- ✓ Limited emergency overseas cover as an in-patient or day-patient during trips of up to 90 days



#### What is insured? Continued...

##### Extensive benefits for cancer treatment

Cover for cancer treatment and palliative care, as well as extensive cover for aftercare.

Please refer to the terms and conditions for full details.

##### Options to increase your cover (which will increase your premiums)

- Mental health treatment as an in-patient or day-patient
- Routine & GP referred services – such as GP referred radiology/pathology and consultations and tests to monitor chronic conditions
- Extended hospital list – covers additional London hospitals
- Dental and optical benefits

##### Options to decrease your cover (which will reduce your premiums)

- Six week option – eligible in-patient or day-patient treatment will only be covered if this is not available on the NHS within 6 weeks
- Excess options are available which apply to each member every policy year
- Selected benefit reduction – benefits will be removed as indicated in the restrictions section
- Reduced out-patient cover options are available
- Trust or Signature hospital list – reduces the number of hospitals that are available to use



## What is not insured?

This is a summary of some of the core exclusions which may change if you select options to increase or decrease cover. Please refer to the terms and conditions for full details.

- ✗ 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
- ✗ 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 (unless through BacktoBetter)
- ✗ Psycho-geriatric conditions such as Dementia
- ✗ GP charges, treatment and diagnostic tests requested by a GP
- ✗ Kidney dialysis
- ✗ Cosmetic treatment



## What is not insured? Continued...

- ✗ Take home drugs and dressings
- ✗ Sports related treatment – if a member is paid or personally funded/sponsored
- ✗ 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 directly or indirectly related to birth control
- ✗ Sexual dysfunction
- ✗ Any musculoskeletal treatment that has not been pre-authorised by us
- ✗ Varicose veins
- ✗ 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 facility agreed by us, which may not be at a hospital on the chosen list.
- ! CT/MRI/PET scans are only covered when using a facility agreed by us.
- ! Some benefits have specific limits. Please refer to the terms and conditions for full details.
- ! If you select an excess, eligible benefits will only be paid once the excess amount has been deducted.
- ! If you choose the selected benefit reduction option, the following benefits will be removed: surgical procedures on the teeth, complications of pregnancy and childbirth, investigations into infertility and limited emergency overseas cover.



## 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 limited 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 or any members' circumstances, for example, a change of name, address, if any member works for the diplomatic service or foreign embassy. You must tell us as soon as possible if any member no longer permanently lives in the UK.
- You must tell us as soon as possible of any other changes which affect your application for cover, for example liquidation, insolvency or bankruptcy procedures.
- The provision of insurance under this policy is conditional on you and each member observing and complying with the terms and conditions of this policy.
- In the event of a claim, we strongly recommend that members call us before any planned consultations, treatment or diagnostic tests take place so that we can advise 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 by direct debit or cheque, or monthly or quarterly by direct debit. Payments must be made from a UK business bank account.



## When does the cover start and end?

From the start date (shown in your policy documentation) for a period of 12 months – and then for the period specified when you renew and pay your premium (usually 12 months).



## How do I cancel the contract?

If you wish to cancel your policy, you will need to notify Aviva in writing at: Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY, or by calling Aviva on 0800 015 1080.

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

