

Private Medical Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Speedy Diagnostics

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 diagnostics only 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 to enable a specialist to make an initial diagnosis of an illness or injury. All members must permanently live in the United Kingdom.



What is insured?

In-patient and day-patient diagnostic tests

- ✓ Hospital charges for diagnostic tests such as an endoscopy or removal of tissue for biopsy
- ✓ Specialists' fees for diagnostic tests

Out-patient diagnostic tests

- ✓ Specialists' fees for diagnostic tests
- ✓ Diagnostic tests such as blood tests, X-rays and scans



What is not insured?

- ✗ Treatment
- ✗ Consultations and diagnostic tests after a diagnosis has been made
- ✗ Routine medical examinations and screening
- ✗ Sports related diagnostic tests - if a member is paid or personally funded/sponsored
- ✗ Diagnostic tests requested by a GP without referral to a specialist
- ✗ Diagnostic tests to find the cause of infertility
- ✗ Diagnostic tests related to sleep disorders
- ✗ Take home drugs and dressings



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.



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.



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, 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.
- The provision of insurance under this policy is conditional on you observing and and complying with the terms and conditions of this policy.
- In the event of a claim, we strongly recommend that you call us before any consultations 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 start 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: Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY, or by calling Aviva on 0800 092 4590. Calls to and from Aviva may be monitored and/or recorded.