

Private Medical Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Physio Essentials

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 low cost health 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 access to advice, support and treatment for musculoskeletal conditions, for members who permanently live in the United Kingdom.



What is insured?

- ✓ Up to 5 telephone clinical assessments for back, neck, muscle or joint pain
- ✓ Virtual physiotherapy – if recommended during a telephone clinical assessment
- ✓ Face to face physiotherapy – if recommended during a telephone clinical assessment
- ✓ Online information to support good musculoskeletal health



What is not insured?

- ✗ Face to face physiotherapy in your home
- ✗ Equipment or appliances recommended by your physiotherapist, such as orthotics or exercise equipment



Are there any restrictions on cover?

- ! You won't be able to apply for a telephone clinical assessment with a physiotherapist during the first 30 days after you take out or join the policy.
- ! Face to face physiotherapy is only covered with a physiotherapist agreed by us.



Where am I covered?

- ✓ The United Kingdom - for the purposes of this product: Great Britain and Northern Ireland.



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 complying with the terms and conditions of this policy.
- In the event of a claim, we strongly recommend that you contact us via the Physio Essentials portal before any physiotherapy treatment takes place so that we can tell you if that treatment will 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 direct debit. Premiums must be paid from a UK bank account.



When does the cover start and end?

- From the start date (shown on your policy certificate) 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?

- You can cancel your policy at any time. If you cancel within 14 days of purchase or renewal (or, if later, from the day you receive your policy or 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 must notify Aviva via the Physio Essentials portal.