

# Private Medical Insurance

## Insurance Product Information Document

**Company: Aviva Health UK Limited**

**Product: Medios Optional**



Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG.  
Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.

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 residents of the UK, to obtain treatment for 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 hospital treatment
- ✓ In-patient mental health treatment
- ✓ Cancer treatment and aftercare
- ✓ NHS cash benefit – cash payment for NHS admissions and stays

#### Options which you may have selected (please see your policy schedule)

Pre-hospitalisation out-patient treatment

- Out-patient consultations
- Out-patient diagnostic tests and treatment
- Radiotherapy/chemotherapy
- Mental health treatment

Post-hospitalisation out-patient treatment

- Out-patient consultations
- Out-patient diagnostic tests and treatment
- Radiotherapy/chemotherapy
- Physiotherapy



#### What is not insured?

- ✗ Pre-existing conditions – subject to underwriting type
- ✗ Long-term or chronic conditions
- ✗ Pregnancy and childbirth, but we do cover related conditions that can also be experienced outside of pregnancy and childbirth
- ✗ Birth control and infertility treatment
- ✗ Alcohol misuse, drug misuse or self inflicted injuries
- ✗ Cosmetic treatment
- ✗ Sports injuries as specified in the terms and conditions
- ✗ Experimental treatment
- ✗ Treatment by providers (such as specialists, practitioners, hospitals) that are not recognised by us



#### Are there any restrictions on cover?

- ! This product is closed to new business. New members cannot be added to the policy and you cannot change the benefits. You will also not be able to switch to other Medios products in this range
- ! As the product is now closed, if you selected none, either or both of the optional out-patient treatment benefits, you are now unable to alter that choice
- ! Specialists' and practitioners fees will 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
- ! CT/MRI/PET scans are only covered when using a facility agreed by us
- ! Some benefits have specific limits. Please refer to your terms and conditions for full details



## Where am I covered?

- ✓ The UK – 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 or any members' circumstances, for example, a change of name or address.
- All members of the policy must have the legal right to reside, and be physically living, in the UK, for the duration of the policy year other than trips abroad totalling no more than three months during the policy year. You must tell us as soon as possible if this ceases to be the case, or if it might reasonably be expected that a member may cease to satisfy these criteria following renewal of the policy.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- 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 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.

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Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund