

# Private Medical Insurance

## Insurance Product Information Document



**Company: Aviva Health UK Limited**

**Product: Children's Private Medical Insurance**

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 for children. 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, who are under the age of 24, 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 and day-patient specialist fees
- ✓ In-patient and day-patient diagnostic tests such as blood tests, X-rays and scans
- ✓ NHS cash benefit – cash payment for NHS stays
- ✓ Cancer treatment
- ✓ Out-patient diagnostic tests such as blood tests, X-rays and scans – only if they lead directly to, or take place within 6 months after, in-patient or day-patient treatment

#### Additional benefits

- ✓ Parent accommodation when staying with a child aged 15 or under covered by the policy



#### What is not insured?

- ✗ Pre-existing conditions – subject to underwriting type
- ✗ Long-term or chronic conditions
- ✗ Treatment as an out-patient
- ✗ 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
- ✗ Mental health conditions
- ✗ Cosmetic treatment
- ✗ Sports related treatment if a member is paid or sponsored
- ✗ Experimental treatment
- ✗ Treatment by providers (such as specialists or hospitals) that are not recognised by us



#### Are there any restrictions on cover?

- ! Specialists' fees will only be covered up to the limits in Aviva's fee schedule.
- ! Hospital fees are only covered in full when using a facility agreed by us.
- ! Out-patient CT/MRI/PET scans are only covered when using a facility agreed by us and only if they lead directly to, or take place within 6 months after, in-patient or day-patient treatment.
- ! 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. You 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.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- 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.
- 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. 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: 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.