

Private Medical Insurance

Insurance Product Information Document

Company: Aviva Health UK Limited

**Product: Company Healthcover
and Healthcover Plus**



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
- ✓ Out-patient consultations
- ✓ Out-patient diagnostic tests and treatment
- ✓ Cancer treatment
- ✓ Physiotherapy, osteopathy and chiropractic treatment on referral by a GP or specialist
- ✓ NHS cash benefit—cash payment for NHS stays
- ✓ Baby bonus—cash payment for each baby
- ✓ Mental health treatment (Healthcover Plus only)

Options to decrease your cover (reducing your premiums)

- Multiple excess options are available
- Capital option – reduces the number of hospitals that are available to use in London



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 related treatment if a member is paid or sponsored
- ✗ Experimental treatment
- ✗ Treatment by providers (such as specialists, practitioners, hospitals) that are not recognised by us



Are there any restrictions on cover?

- ! 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
- ! If you select an excess, eligible benefits will only be paid once the excess amount has been deducted
- ! Healthcover only: Eligible in-patient or day-patient treatment will only be covered if this is not available on the NHS within 6 weeks



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.
- 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 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 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 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?

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.