

Policy Summary

Your policy at a glance

This Policy Summary is designed to give you an overview of Preferential Private Health Cover, which is provided by Simplyhealth.

Full details of your Preferential cover, including policy terms and conditions, are given in the following pages. You should read these carefully to help you get the best from your policy.

What is Preferential Private Health Cover?

Your Preferential policy provides extensive insurance cover for private medical treatment of Acute Conditions together with a wide range of additional benefits. Your benefits include cover for initial private consultations, out-patient, day-patient and in-patient investigations and treatment. Your Preferential cover is part of a group policy and is renewable annually at the option of your employer.

Additional features and benefits

Additional features of your Preferential policy include:

- Emergency in-patient and day-patient treatment overseas, including repatriation if necessary.
- Treatment given by an acupuncturist, chiropodist, chiropractor, osteopath or podiatrist.
- Maternity cash benefit.
- 24 hour counselling service.
- A range of helpful advice lines.

Core benefits	Cover available	Notes
In-patient and day-patient treatment		
Hospital charges	YES	Within scale.
Consultants'/Specialists' fees	YES	
Diagnostic tests	YES	
Radiotherapy/Chemotherapy	YES	
Psychiatric treatment	YES	Payable each day for a maximum 28 days each Year.
Out-patient treatment		
Consultant/Specialist consultations	YES	
Diagnostic tests	YES	
Radiotherapy/Chemotherapy	YES	
Physiotherapy	YES	
Psychiatric treatment	YES	
Additional benefits		
Nursing at home	YES	Following an in-patient stay, when prescribed by a Specialist solely for medical reasons.
Private ambulance	YES	
Parent accommodation when staying with a child covered by the policy	YES	For a parent accompanying a child up to 12 years of age.
NHS cash benefit	YES	£100 payable each night for a maximum of 91 nights each Year.
Hospice benefit	YES	A payment to the hospice of £100/night, up to 91 nights each Year.

Are there any exclusions and limitations particular to Preferential Private Health Cover?

Generally, private health insurance does not cover the treatment of chronic conditions. These are long-term conditions that cannot be cured and where treatment will usually only relieve symptoms. See page 14 for more information. In addition, we do not usually cover any Pre-Existing Conditions. A Pre-Existing Condition is any disease, illness or injury for which you have received medication, advice or treatment; or you have experienced symptoms; whether the condition has been diagnosed or not in the five years before the start of your cover.

There are other general exclusions and full details of all exclusions can be found on page 12. If you require more information about these exclusions please call our Helpline on 0800 294 6796. Any additional exclusions which are specific to your cover will be shown on your Membership Certificate.

If you receive treatment in a hospital room classified within a higher scale than the scale you are entitled to, then an Out of Scale benefit will apply. This benefit is likely to fall short of the expenses incurred. Please see the notes contained in the Benefits table on page 10.

In order to apply you and your dependants must be resident in any part of the United Kingdom, Channel Islands or Isle of Man.

Is there a maximum amount I can claim in any one year?

With Preferential cover there is no overall maximum amount that you can claim for eligible private treatment in any one year, although some specific benefits may have annual or daily limits. Full details are given in the Benefits table on page 10.

What is my scale of cover?

Your scale of cover, chosen by your Group Secretary on behalf of your employer, is shown on your Membership Certificate.

Is there a claims excess?

Details of any excess which applies to your policy, is shown on your Membership Certificate.

If you would like more information on how the excess operates, please see the 'How any excess on your policy is applied' section on page 19 or call our Helpline on 0800 294 6796.

How do I claim?

You should phone our Claims Helpline on 0800 294 7302 before arranging any treatment. Our experienced and helpful staff will then be able to assist you. Although treatment can be arranged and approved over the phone, in some circumstances you may need to complete a claim form.

Your right to cancel

You have the right to cancel your policy up to 14 days from either the day you receive your Policy Documents, including your Membership Certificate, or the day on which payment of premiums is received for the new policy, whichever is the later.

If you have a complaint

We aim to provide you with the very highest levels of customer service and care at all times. In order to maintain this service standard we encourage feedback from our members. That's why we've put in place a procedure that you can use to raise any concern or complaint you may have.

In the first instance you should write to Simplyhealth Customer Services at James Tudor House, 90 Victoria Street, Bristol BS1 6DF or contact our Customer Services team on 0800 294 7302.

If you are unhappy with the response you receive then we will refer your complaint to the Simplyhealth Quality Assurance team for a final decision.

Should you remain dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800. Full details of our complaints procedure are available on request.

You are protected by the Financial Services Compensation Scheme

In the unlikely event that we go out of business or into liquidation, you are protected by the Financial Services Compensation Scheme. Should this happen then any valid outstanding claims you have at this point will be paid by the scheme.

Note that this cover is limited to the first £2,000 of the outstanding claim plus 90% of any amount above this. For more details on the scheme, please visit www.fscs.org.uk or telephone 020 7892 7300.

