

# Policy Summary

## Your policy at a glance

This Policy Summary is designed to give you an overview of your NPA Insurance Personal Health Private Health Cover, which is provided by BCWA, a trading division of Simplyhealth Access.

Full details of your Personal Health 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 cover.

## What is Personal Health Private Health Cover?

Your Personal Health policy provides a range of options that provide cover for private medical treatment of Acute Conditions when treatment is arranged through BCWA's Service+.

Personal Health cover is renewable each year. We will write to you in advance of your renewal date with details of your premium and to explain the renewal process.

## Additional features and benefits

Additional features of your Personal Health policy include:

- Low claims discount.
- A range of helpful advice lines.
- 24 hour counselling service.

Core benefits	Cover available
<b>Out-patient treatment</b>	
Specialist consultation fees	Core Benefit
Diagnostic tests	Core Benefit
Physiotherapy, chiropractic, osteopathy, acupuncture or homeopathy	Core Benefit
Heart treatment	Core Benefit
Cancer treatment	Core Benefit
<b>In-patient and day-patient treatment</b>	
Diagnostic tests	Core Benefit
Surgeons' and Anaesthetists' fees	Core Benefit
Hospital charges	Core Benefit
Physiotherapy	Core Benefit
NHS cash benefit	Core Benefit
Parent accommodation	Core Benefit
Heart treatment	Additional Benefits
Cancer treatment	Additional Benefits

## Are there any exclusions and limitations particular to NPA Insurance Personal Health Private Health Cover?

Your NPA Insurance Personal Health policies, will only pay for treatment arranged through the Service+ helpline. With Personal Health you choose from a range of options that best suit your needs. The extent of your cover will depend on the options selected which will be confirmed on your Membership Certificate.

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.

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.

Personal Health does not provide cover for psychiatric treatment or treatment received outside the UK.

As we select your treatment provider and all treatment that will be paid for is arranged by us, you must call the Service+ Helpline before arranging treatment. We will only pay for treatment arranged through the Service+ Helpline.

We will only pay for out-patient tests and consultations up to the point of diagnosis.

We will only pay for conditions that require a surgeon to treat them. We will not pay for surgical procedures for heart and cancer conditions.

The Additional Benefit Option treatment for cancer is limited to £50,000 for the lifetime of the policy and treatment for heart conditions is limited to £50,000 for the lifetime of the policy.

If you require more information about these exclusions please call our Service+ Helpline on 0800 294 7301.

Any additional exclusions which are specific to your cover will be shown on your Membership Certificate.

To apply you must be resident in the United Kingdom, Channel Islands or Isle of Man and under the age of 65. This age limit does not apply at renewal.

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

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. There is a maximum policy lifetime value of £50,000 for heart treatment.

## How do I claim?

You must phone our **Service+ Helpline on 0800 294 7301** 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.

As we select your treatment provider and all treatment that will be paid for is arranged by us, you must call the Service+ Helpline before arranging treatment. We will only pay for treatment arranged through the Service+ Helpline.

## 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 your 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 BCWA 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](http://www.fscs.org.uk) or telephone 020 7892 7300.

