

# Private medical insurance

## Insurance Product Information Document

Company: AXA PPP healthcare Limited



PPP HEALTHCARE

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 5 Old Broad Street London EC2N 1AD

Product: PHC Health Plan and PHC Health Plan 6

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. Complete pre-contract and contractual information about the product will be provided in your plan documents.

### What is this type of insurance?

Private medical insurance provides cover for the private treatment of new acute medical conditions that arise after joining the plan.



### What is insured?

#### In-patient and day-patient treatment

- ✓ Private hospital and day-patient unit fees paid in full at a facility in the PHC Specified Hospital List.
- ✓ No yearly limit for fees from a specialist on our 'fee approved' list.
- ✓ Hospital accommodation paid in full for one parent to stay with a child under 16 and up to £100 a night up to £500 a year for a parent to stay in a hotel nearby.
- ✓ Treatment of cancer, including radiotherapy and chemotherapy.

#### Out-patient treatment

- ✓ No yearly limit for surgery.

#### Other benefits

- ✓ Expert Help. Direct telephone access to our healthcare experts for you and your family.
- ✓ Working Body. Access to a telephone consultation with a physiotherapist without the need to see your GP first. For members aged 18 or over.

#### Optional cover

- Out-patient treatment, diagnostic test and CT, MRI and PET scans if you have an Out-patient Option.
- Out-patient treatment fees with a physiotherapist, chiropractor, osteopath, acupuncturist or homeopath if you have the Therapies Option.
- In-patient, day-patient or out-patient mental health treatment if you have the Mental Health Option.
- Cashback for dentist and opticians fees if you have the Dentist and Optician Cashback Option.



### What is not insured?

- ✗ Treatment of medical conditions that you had, or had symptoms of, before joining. If you join on different terms it will be shown on your membership certificate.
- ✗ Treatment or monitoring of ongoing, recurrent and long-term conditions (also known as 'chronic conditions').
- ✗ Pregnancy and childbirth.
- ✗ Any dental procedures.
- ✗ Fees for services that would normally be carried out by a GP practice, dentist or optician.
- ✗ Private treatment of cancer if you have the NHS cancer support option.



### Are there any restrictions on cover?

- ! If you have an excess we will take your excess off the amount covered by your policy for the first claim for each person per membership year.
- ! Limited cover for specialists not on our 'fee approved' list.
- ! If you have a Six week rule plan: Treatment needed urgently or in an emergency, or treatment that the NHS can give you within 6 weeks of when you need it.



### Where am I covered?

- Cover is provided for private medical treatment received in the United Kingdom.



### What are my obligations?

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time you agreed to join and the start date you must contact us.
- You must pay any excess that applies to your plan.
- You must pay the premium on time.
- You must inform us if any of your personal details change, including your address.
- If you need to make a claim call our team of Personal Advisers to ensure your claim is covered under the plan.



### When and how do I pay?

You can pay your premium yearly by Direct Debit, credit card, cheque or bank transfer or monthly by Direct Debit.



### When does the cover start and end?

Your membership will start on the date you choose when you accept our quote and buy your plan, which will be shown on your plan documents, and is in place for one year. If we have agreed something different with you it will be shown on your plan documents.



### How do I cancel the contract?

You can cancel your membership by writing to or calling us within the first 14 days of receiving your membership pack. If you do this you will receive a refund of the premium you have paid provided that no claims have been paid in that time. If you do not cancel within this time, your membership will continue so long as you continue to pay your premium.