

Health Cash Insurance

Insurance Product Information Document

Company: Stonebridge International Insurance Ltd. Product: Health Cash Plan

This insurance product information document does not contain full details and conditions of the insurance. More detailed policy terms and conditions are provided in the Policy Wording and on the Policy Schedule.

Stonebridge International Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the the Prudential Regulation Authority, register number 203188. Union Income Benefit Holdings Ltd and Stonebridge International Insurance Ltd are both members of the same group of Companies and are ultimately owned and controlled by the Parent Company Embignell Ltd, registered in England no 05871053.

What is this type of insurance?

This insurance is designed to reimburse you for a number of healthcare expenses.



What is insured?

Type 1 Benefits:

- ✓ **Dental treatment**
100% of your bill, max of £130 per year (qualification period 90 days)
- ✓ **Optical expenses**
100% of your bill, max of £130 per year (qualification period 90 days)
- ✓ **Therapies**
75% of bill max of £150 per year (qualification period 90 days)
- ✓ **Chiropody & Podiatry**
75% of your bill, max of £100 per year (qualification period 90 days)
- ✓ **Specialist Diagnostic consultation fees**
75% of your bill, max per year of £300 (qualification period 90 days)
- ✓ **Health screening**
75% of your bill, max per year of £150 (qualification period 90 days)

Maximum payable for Type 1 treatments per year £500

Type 2 Benefits:

- ✓ **Hospital Inpatient treatment**
£30 per night up to 20 nights, max of £600 per year (no qualifying period for accidents)
- ✓ **Day Case treatment**
£20 per day up to 10 days, max of £200 per year (no qualifying period for accidents)
- ✓ **New child expenses**
£200 per child born or legally adopted. No max per year (qualifying period 300 days)
- ✓ **Dental Accident**
£500 per accident, max of £1,000 per year (no qualifying period)

Maximum payable for Type 2 treatments per year £2,500



What is not insured?

Benefit will not be paid for the following:

- ✗ Treatment or expense that is incurred within the qualification period.
- ✗ Claims relating to a benefit where the total maximum benefit has been paid for that benefit year.
- ✗ Any treatment that is need as a direct result of listed activities or actions eg certain hazardous sports, alcohol or drug misuse, self-harm, criminal activity, war or terrorist acts – full details are set out in the policy terms and conditions.
- ✗ There are certain exclusions for dental treatment or accident claims – full details are set out in the policy terms and conditions.
- ✗ There are certain exclusions for specialist diagnostic consultations - full details are set out in the policy terms and conditions.
- ✗ Inpatient and day case treatment relating to a pre-existing condition, outpatient appointments including injections, x-rays or scans and certain other exclusions - full details are set out in the policy terms and conditions.



Are there any restrictions on cover?

- ! To be eligible for the cover you must be:
 - permanently resident in the United Kingdom
 - aged between 18 and 60 years inclusive at the start date
- ! No benefit is payable until the relevant qualification period has passed.
- ! You cannot keep in force or claim benefit under more than one Health Cash Plan administered by Union Income Benefit Holdings Ltd and underwritten by Stonebridge International Insurance Ltd.
- ! You must be an inpatient in hospital for more than 4 consecutive nights to claim benefit.
- ! You may not claim for more than one benefit in respect of the same treatment or hospital stay.
- ! Maximum payable across all benefits in any one year of £3,000.



Where am I covered?

You are covered for treatments that take place in the UK and where the cost is incurred in the UK.



What are my obligations?

- You must take reasonable care to ensure that information provided by you is accurate and not misleading.
- You must pay the premium when due.
- You must advise us of changes to your UK residency that could effect the renewal of your policy.
- You must provide, at your expense, all receipts for your treatment.
- You or your legal representative must not act in a fraudulent manner when making a claim and must provide the requested validation documents when making a claim.



When and how do I pay?

You pay for this insurance monthly by direct debit.



When does the cover start and end?

The start date or change date is shown on your Policy Schedule.

This is a monthly policy which will continue as long as you pay the monthly premium when due; until you reach age 62; you or we cancel the cover; you cease to be a UK resident or you die, whichever is sooner.



How do I cancel the contract?

Cooling off period

The policyholder may cancel this policy within 14 days of the policy commencing or the policyholder receiving the policy documentation (whichever is the later). Providing you have not incurred an eligible claim during that cooling off period we will refund any premium paid.

Cancellation after the cooling off period

You may cancel this policy at any time. No refund of premium will be payable and cover will end on the next premium due date.

If you want to cancel this policy please notify Union Income Benefit on the details below:

Tel: **0343 178 1226** (Mon-Fri 9am-6pm) Email: customer care@uibuk.com

Post: Customer Services Department, Union Income Benefit, 39/51 Highgate Road, London, NW5 1RT