

# Health Cash Insurance

## Insurance Product Information Document

### Manufacturer: Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited

Canopius Managing Agents Limited is registered in England and Wales no. 01514453 in the United Kingdom and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 204847

### Health Cash Plan

This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Policy Schedule. You should read your Policy Document and Policy Schedule carefully to ensure your cover meets your needs.

#### What is this type of insurance?

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



#### What is insured?

- ✓ **Dental**  
100% of your bill, max of £150 per year (qualifying period 60 days)
- ✓ **Dental Accident**  
£2,500 per accident, max of £10,000 per year (no qualifying period)
- ✓ **Optical**  
100% of your bill, max of £150 per year (qualifying period 60 days)
- ✓ **Therapies - Physio, Osteo, Chiro, Homeopath, Acupuncture**  
75% of bill max of £300 per year (qualifying period 90 days)
- ✓ **Hospital Inpatient Treatment**  
£65 per night up to 20 nights, max of £2,600 per year (qualifying period 30 days, none for accidents)
- ✓ **Day Case Treatment**  
£40 per day up to 10 days, max of £400 per year (qualifying period 30 days, none for accidents)
- ✓ **Parental Hospital Stay**  
£25 day/night for up to 20 days, max of £700 per year (qualifying period 30 days, none for accidents)
- ✓ **Childbirth Benefit**  
£200 per child / for twins £450 per child. No max per year (qualifying period 300 days)
- ✓ **Chiropody & Podiatry**  
75% of your bill, max of £100 per year (qualifying period 90 days)
- ✓ **GP Expenses & NHS prescriptions**  
75% of your GP bill, max per year of £150 plus 4 NHS prescriptions (qualifying period 90 days)
- ✓ **Specialist consultation fees**  
75% of your bill, max per year of £400 (qualifying period 90 days)
- ✓ **Health Check/Lifestyle Assessment**  
75% of your bill, max per year of £200 (qualifying period 90 days)



#### What is not insured?

- ✗ This is not private health insurance.



#### Are there any restrictions on cover?

- ! No benefit is payable until the relevant qualification period has passed
- ! You may not claim for more than one benefit in respect of the same treatment or hospital stay

#### We will not pay benefit if treatment is needed as a direct or indirect result of any of the following:

- ! sport as a professional or semi-professional
- ! certain hazardous sports
- ! medical operations or treatments which are not medically necessary to your quality of life, including cosmetic or beauty treatments

#### In respect of dental treatment or accident we will not pay benefit for:

- ! consumption of foodstuffs
- ! injury caused other than by external oral impact
- ! participating in contact sport without appropriate mouth protection

#### In respect of Day Care Treatment we will not pay benefit for:

- ! out-patient appointments eg scans, x-rays
- ! kidney dialysis
- ! day care
- ! pregnancy termination, sterilisation or vasectomy
- ! cosmetic surgery



### **Where am I covered?**

You are covered anywhere in the world whilst at home or at work.



### **What are my obligations?**

#### **Disclosing important information**

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to, and renew your policy.

#### **Making sure you are eligible for cover**

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are stated in full in your Policy Document.

#### **When making a claim**

Please write to Compass Underwriting Limited (their contact details are given in the Policy Document). You must complete the claim form they send you and provide, at your expense, all receipts for your treatment.



### **When and how do I pay?**

You pay for this insurance monthly by direct debit.



### **When does the cover start and end?**

You are covered for one month from the start date shown on your Policy Schedule and then for each subsequent month that a premium is accepted from you.



### **How do I cancel the contract?**

If you want to cancel this policy please notify Union Income Benefit. Their contact details are:

Tel: **0343 178 1255** (Mon to Fri 9am to 6pm)

Email: [customercare@uibuk.com](mailto:customercare@uibuk.com)

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

You will not be entitled to a refund of premium as you pay in monthly instalments and you will only have paid for the cover you have already received.