

# Health Cash Insurance

## Insurance Product Information Document

Company: Advent Insurance PCC Ltd - UIB Cell

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. Advent Insurance PCC Ltd (C52394) is a Protected Cell Company authorised and regulated by the Malta Financial Services Authority to provide general insurance. The cellular assets of Advent Insurance PCC Ltd - UIB Cell are utilised to satisfy the cellular liabilities of the UIB Cell.

### 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?

- 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 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 75; 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 30 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 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