

Private Medical Insurance

Insurance Product Information Document

Product: Flexible Health Essentials

Effective from: 01/10/2018

Company: Western Provident Association Limited

Head Office & Registered Office: Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE.

Registered in England and Wales No. 475557. VAT No. 567 6817 88. WPA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 202608.

WPA

The Insurance Product Information Document only provides a summary of the main insurance cover and exclusions. It is not personalised to you.

To assist your choice full terms and conditions for the Flexible Health Essentials policy can be found in 'A Guide to Your Policy' and Benefit Schedule. WPA's policy documents explain your and our respective rights and obligations; the benefit options chosen and any applicable personal exclusions.

What is this type of insurance?

This is a surgery only policy which provides cover for fast-track private treatment. It offers in-patient and day-patient benefits for non-emergency (elective) surgery for a diagnosed condition. It does not provide benefit for cancer surgery. A maximum annual benefit limit of £50,000 per person per policy year applies.



What is insured?

In-patient and Day-patient Treatment

- ✓ Hospital Treatment – Benefit for elective surgery only (not 'non-surgical' medical treatment)
- ✓ Critical Care Levels 2 and 3
- ✓ Specialists' Fees
- ✓ Therapy
- ✓ Post-operative Consultation and Tests – One follow-up consultation and tests within 90 days of surgery
- ✓ Prostheses: Passive and Active

Out-patient Treatment

- ✓ Consultations with a Specialist and Diagnostic Tests – £150 in the 6 weeks prior to surgery

Therapy

- ✓ Pre-admission Tests
- ✓ Therapy – £200 post-surgery only

NHS Hospital Cash Benefit

- ✓ Non-cancer (an overall combined maximum annual benefit limit of £4,500 applies)
 - NHS In-patient (less than 3 nights) or NHS Day-patient – £150 per night/day
 - NHS In-patient (3 or more nights) – £200 per night

Optional Extra (to enhance the policy)

Advanced Cancer Drugs

- Targeted/Biological Therapies – £50,000 (lifetime benefit) Advanced anti-cancer treatment (Targeted/Biological Therapies) will be funded when given with curative intent, where not readily available on the NHS



What is not insured?

- ✗ Problems with conceiving or having a baby (fertility, pregnancy, childbirth and neonatal)
- ✗ Psychiatric conditions
- ✗ HIV/AIDS
- ✗ Cosmetic Surgery
- ✗ Care and/or treatment arising from or related to taking part in winter sports of any kind or any accident or injury that occurs whilst on a winter sports holiday and whilst staying in a winter sports resort
- ✗ Any sport or activity which we have not authorised in advance and: (1) involves hazardous surroundings or equipment (e.g. scuba diving or motor sports) and/or (2) requires a disclaimer prior to participation
- ✗ Treatment outside the UK



Are there any restrictions on cover?

- ! WPA only reimburses medical treatment costs to a level it considers to be customary and reasonable
- ! The value of claims we pay may be restricted or limited including a maximum amount per person per policy year
- ! WPA may decline to insure anyone over 65
- ! For at least 6 months you must have been a resident of the UK and registered with an NHS GP
- ! Certain hospitals are excluded, primarily based in Central London
- ! Cancers diagnosed or for which symptoms or signs develop within the first 90 days of the policy. Depending on what information you provide before the policy commences or during its first 90 days, we may agree to insure treatment for such cancer(s)
- ! Varicose vein problems within the first two years unless agreed by us in advance



What is not insured?

- ✗ Any medical condition(s) you have when you take out the policy ("pre-existing conditions")
- ✗ Any medical conditions/symptoms that arise in the first 14 days of your policy ('14 day deferment period conditions')
Depending on what information you tell us before the policy commences or during its first 14 days, we may agree to insure pre-existing conditions and/or 14 day deferment period conditions
- ✗ Any long term or chronic illnesses or conditions that lead to long term monitoring and management
- ✗ Cancer surgery, emergency treatment and non-surgical or diagnostic treatment
- ✗ Dental problems
- ✗ Targeted/Biological Therapies if readily available on the NHS



Where am I covered?

- ✓ United Kingdom



What are my obligations?

- If you need to make a claim you must seek pre-authorisation from WPA before incurring any costs
- You must give honest, accurate and complete answers to any questions we ask



What are my obligations? continued

- If anything changes between the time you apply to join and the start date you must inform us
- You must tell us if any of your personal details change
- You must ensure that your premium is paid to us when it is due
- If you receive a discount because you are a member of a profession or self-employed, you must let us know immediately if there is a change in your employment status



When and how do I pay?

You may choose to pay your premium monthly or annually by direct debit, debit card or credit card



When does the cover start and end?

The policy is an annual contract and cover will start from when we accept you as a customer and will end on the anniversary date 12 months later. The policy renews automatically and payment will be taken unless you contact us to cancel



How do I cancel the contract?

At any time by telephone or e-mail direct to WPA or through your intermediary

If you choose to cancel your policy after 30 days (or alternatively if we decide to cancel your policy) then you may be entitled to a refund. No premium is refundable if you have made a claim.

Where the premium is paid in full in advance then you will be entitled to a pro-rata refund of the premium paid calculated from the date you or we cancelled the policy to the end of the policy year. Where the premium is paid by monthly instalments you are not be entitled to a refund



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