

# Private Medical Insurance

## Insurance Product Information Document



Company: The Exeter

Product: Health+

The Exeter is a trading name of Exeter Friendly Society Limited, which is incorporated under the Friendly Societies Act 1992 Register No. 91F. Registered office: Lakeside House, Emperor Way, Exeter, England EX1 3FD. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309).

This document provides a summary of the key information relating to this insurance policy, and it is not personalised to your own needs. The full terms, conditions, limitations and exclusions are included in the Policy Document and your Policy Certificate.

### What is this type of insurance?

Health+ is designed to give you quick access to private healthcare in the UK, for acute conditions that are likely to respond to treatment.



#### What is insured?

##### In-patient and day-patient benefits

- ✓ Consultant and specialist fees
- ✓ Diagnostic tests
- ✓ Hospital charges (including any necessary medical aids or take-home drugs).

##### Out-patient benefits

- ✓ CT, MRI and PET scans, including professional fees where appropriate
- ✓ Out-patient surgery
- ✓ Up to three sessions of post-operative physiotherapy.

##### Cancer cover

- ✓ Cover for all stages of cancer once diagnosed, including palliative and terminal treatment, with no time or financial limit.

##### Benefit add-ons (optional)

- ✓ Out-patient cover – specialist consultation fees and diagnostic tests
- ✓ Unlimited out-patient diagnostics – covers out-patient diagnostics tests in full
- ✓ Therapies cover – treatment by a Physiotherapist, Chiropractor, Osteopath, Acupuncturist, Podiatrist, Speech therapist, Pain clinic or Dietician (maximum of two consultations)
- ✓ Mental health – treatment as an in-patient, day-patient or out-patient. In-patient and day-patient cover limited to 28 days of treatment and hospital charges.

##### Policy choices

- ✓ A choice of three hospital lists, Essential, Standard and Extended
- ✓ A No Claims Discount, where you'll earn discounts on your premiums if you stay healthy and don't claim
- ✓ A choice of excess options, which apply to each member in each policy year
- ✓ A choice of underwriting options, whether you're switching from another insurer or new to health insurance.

##### Additional benefits

- ✓ Private ambulance
- ✓ Home nursing
- ✓ Parental accommodation
- ✓ Hospice donation
- ✓ NHS cash benefit – £150 per night for up to 30 nights
- ✓ As a member of The Exeter, you have access to membership benefits that offer you additional care and support.



#### What is not insured?

- ✗ Alcohol, drug or substance abuse
- ✗ Convalescence & rehabilitation
- ✗ Cosmetic and plastic surgery, bariatric and weight loss surgery
- ✗ Deliberate self-inflicted injury or suicide attempt
- ✗ Emergency treatment, until your consultant has decided you can transfer to private facilities and you have authorisation from us
- ✗ Experimental treatment
- ✗ Learning and developmental disorders
- ✗ Major organ transplants
- ✗ Mental & psychological treatment (unless your policy includes the mental health benefit add-on)
- ✗ Out-patient drugs, dressings and medical aids
- ✗ Pre-existing conditions – subject to underwriting type
- ✗ Pregnancy and fertility
- ✗ Preventative screening procedures, treatment & tests
- ✗ Professional sports injuries
- ✗ Renal dialysis
- ✗ Self-elected treatments
- ✗ Sex change / gender re-assignment
- ✗ Sight, hearing or dental disorders
- ✗ Treatment by your GP, optician or dentist
- ✗ Treatments in nursing homes
- ✗ Treatment or monitoring of ongoing, recurrent and long term conditions (also known as 'chronic conditions').



#### Are there any restrictions on cover?

- ! You have a choice of hospitals and clinics throughout the UK that you can use, depending on the list you choose
- ! We publish a fee schedule, which sets out the maximum fees we will pay specialists for the treatment they provide to you
- ! Some cover options may be excluded or limited based on the choices you make
- ! If you have an excess on your policy, this will be deducted from the eligible treatment costs for each person, each year.



## Where am I covered?

All applicants must live in England, Scotland, Wales or Northern Ireland. Cover is provided for private medical treatment received at a hospital on the list you choose.



## What are my obligations?

- You must take reasonable care to answer any questions asked about you or any other insured person when you take out this policy or make a claim
- You should check your Policy Documents to make sure you have the cover you expect, and review your cover regularly
- Claims must be authorised by us before you go ahead with any consultations, tests or treatment
- You must pay the premiums when required
- In the event of a claim, you must pay any annual excess stated in your Policy Certificate
- You must inform us if any of your personal details change.



## When and how do I pay?

You can pay your premiums monthly by Direct Debit or annually by either Direct Debit or debit or credit card.



## When does the cover start and end?

From the start date shown on your Policy Certificate. It will last for a period of 12 months, unless cancelled by you or us at an earlier date, and is renewable annually.



## How do I cancel the contract?

You can cancel your policy at any time. If you cancel within 30 days from the start date, provided no claims have been made, you will receive a full refund of the premium.