

Hospital Self-Pay Cash Plan

Insurance Product Information Document



Company: APRIL UK (Insurance Services) Ltd

Product: Hospital Self-Pay Cash Plan

APRIL UK is a trading name of APRIL UK (Insurance Services) Ltd (registered in England No 3179382), who is authorised and regulated by the Financial Conduct Authority, registered number 308655. Registered office: April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH.

This product is insured by Axeria Insurance Limited (Malta Company Registration number C 55905), which is a company authorised under the Maltese Insurance Business Act, 1998 to carry out general business and is regulated by the Malta Financial Services Authority. Registered office: Axeria Business Centre, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Tel: (+356) 2137 7107.

This document provides a summary of the key product information. For the full terms and conditions please refer to the Policy Document.

What is this type of insurance?

This hospital self-pay cash plan provides a range of cash benefits that allow you to claim money back once you have incurred an eligible medical expense.



What is insured?

Diagnostic cover

This includes appointments with a private GP, consultations* and tests** (including PET, MRI and CT scans).

- ✓ Level 1 – £750 cashback per year (private GP appointments limited to one per year)
- ✓ Level 2 – £1,125 cashback per year (private GP appointments limited to two per year)
- ✓ Level 3 – £1,500 cashback per year (private GP appointments limited to three per year)

*Following a referral from a GP, dentist or optician

**Following a referral from a consultant

Self-pay package cover

This includes in and day-patient self-pay packages arranged by the hospital to treat your condition (following a referral from a GP, dentist or optician and then followed by a referral from a consultant).

- ✓ Level 1 – £5,000 cashback per year
- ✓ Level 2 – £7,500 cashback per year
- ✓ Level 3 – £10,000 cashback per year

Therapies cover

Physiotherapy, osteopathy, acupuncture, homeopathy and chiropractic treatment (following a referral from a GP or consultant).

- ✓ Level 1 – £200 cashback per year
- ✓ Level 2 – £300 cashback per year
- ✓ Level 3 – £400 cashback per year



What is not insured?

- ✗ Accident and Emergency treatment
- ✗ Alcoholism, alcohol, drug, substance abuse and other addictive conditions
- ✗ Appliances, devices, aids or prosthesis
- ✗ Cancellation charges as a result of non-attendance for a scheduled appointment
- ✗ Chronic and long-term medical conditions
- ✗ Cosmetic procedures or elective surgery for non-medical reasons
- ✗ Costs where we have been unable to assess part or all of your claim due to unavailable medical information we have requested
- ✗ Experimental treatment and drugs
- ✗ HIV/AIDS or any related medical condition
- ✗ In-patient or day-patient treatment not part of an agreed self-pay package
- ✗ Pre-existing conditions (see Policy Document for definition)
- ✗ Pregnancy, childbirth and fertility
- ✗ Preventative treatment
- ✗ Professional sports or hazardous pursuits
- ✗ Psychiatric conditions or mental illness
- ✗ Renal dialysis
- ✗ Routine dental, sight and hearing check-ups or tests
- ✗ Routine medical examinations, screening and tests
- ✗ Self inflicted injury or illness
- ✗ Sexually transmitted diseases
- ✗ Sleep apnoea, snoring, or any other sleep related breathing disorder



What is not insured? *(Continued)*

- ✗ Take home drugs and dressings (unless included as part of your agreed self-pay package)
- ✗ Transplantation operations
- ✗ Treatment outside of the United Kingdom
- ✗ Treatment received in Health Resorts, Nature Cure Clinics, or similar establishments
- ✗ War, terrorism and dangerous substance contamination.



Are there any restrictions on cover?

- ! Cashback amounts are provided up to the limits of each level of cover
- ! All claims must be supported by a referral from an eligible medical professional (other than claims for private GP costs).



Where am I covered?

- ✓ The United Kingdom, Isle of Man and Channel Islands.



What are my obligations?

- Notify us if you cease to be a resident in the United Kingdom, Isle of Man or Channel Islands
- Pay your premiums when due
- Follow our claims process when you need to make a claim
- All information supplied to us in connection with your insurance must be accurate and true.



When and how do I pay?

You can choose to pay monthly or annually by direct debit.



When does the cover start and end?

Cover starts from the start date as shown on your Certificate of Registration. Cover ends if you are no longer resident in the UK, Isle of Man or Channel Islands, or when you reach the first renewal date after your 74th birthday. Cover will also end if you do not maintain your premiums when due, you die or the policy is cancelled by you or terminated by us.



How do I cancel the contract?

You can cancel your policy at any time. If you cancel within 30 days of the policy start date and have not made any claims, you will receive a full refund of any premiums paid. If you cancel after 30 days there will be no refund of premium paid.

Cancellations can be sent in writing to: APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH. Or by email: enquiries@april-uk.com. Or by telephone: 01454 619500. Calls to and from APRIL UK are recorded for training and monitoring purposes, and a record kept for regulatory purposes.