

Excess and Out-patient limit

- Your excess is payable once each person, every policy year
- If you have to make more than one claim in a policy year, you'll only have to pay one excess
- Your out-patient limit is the monetary contribution you choose towards your out-patient treatment costs
- Your out-patient limit and excess apply each policy year. This means that:
 - even if you use up all your out-patient limit within a policy year, your out-patient limit will start again once the policy renews
 - if a claim or course of treatment continues after the policy renewal date, a new excess will be payable for the new policy year, even if you've paid your excess for this claim during the previous policy year
- Your out-patient limit will not be applied to any out-patient surgical procedures by a specialist in a clinical, sterile setting or to CT, MRI & PET scans, radio and chemotherapy, and any pre-admission tests (14 days prior to admission)
- Your out-patient limit will not be applied to any cancer treatment following diagnosis of cancer
- All other out-patient treatment such as consultations, diagnostic tests and non-surgical treatment will be subject to the out-patient limit, even if the out-patient treatment relates to a previous in/day-patient stay, such as follow up consultations
- Dental and optical each have a separate £50 excess and benefit limit, regardless of the main excess and out-patient limit on your policy. If you claim for dental or optical this will not affect your no claim discount, or count towards your out-patient limit
- Your excess will not apply to claims for NHS cash benefit, NHS cancer cash benefit, baby bonus, hospice donation or the wig benefit (cancer treatment).

Did you know... you can view and track your out-patient and excess benefit limits online through MyAviva?

To activate or view your account just visit aviva.co.uk/myaviva

How your excess & out-patient limit may be applied:



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Please get in touch on **0800 092 4590** if you'd prefer this terms and conditions (**GEN7256**) in large font, braille, or as audio.

Calls to and from Aviva may be recorded and/or monitored

How to contact us

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 MyAviva.co.uk

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