

# Private Medical Insurance

## Insurance Product Information Document



**Company: National Friendly**

**Product: My PMI**

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This document provides a summary of the policy features. For further details of whether this policy meets your needs, please read the policy summary and policy conditions.

### What is this type of insurance?

This is a private medical insurance policy which provides access to private healthcare facilities in the UK when you have a new, acute (curable) medical condition, likely to respond to such treatment.



### What is insured?

#### Level 4- Our most expensive option

##### In-patient and day-patient treatment

- ✓ Hospital charges – paid in full.
- ✓ Specialists fees – paid in full.
- ✓ Diagnostic tests such as blood tests, X-rays and scans – paid in full.
- ✓ NHS cash benefit – cash payment of £100 each night up to a maximum of 20 nights.
- ✓ Home nursing.
- ✓ Private ambulance.
- ✓ Parent accommodation when staying with a child aged 18 or under covered by the policy.
- ✓ Cash benefit option if having a covered private operation done on the NHS.

##### Out-patient treatment

- ✓ Private GP usage – F2F or virtual.
- ✓ Consultations and treatment with a specialist.
- ✓ Diagnostic tests such as blood tests, X-rays and scans.
- ✓ Physiotherapy, osteopathy, chiropractic and acupuncture treatment on referral by a specialist.
- ✓ Mental health treatment as an out-patient – max 10 sessions a year.

##### Extensive benefits for cancer treatment

- ✓ Cover for cancer treatment and palliative care, as well as extensive cover for aftercare.
- ✓ Cover includes stem cell and bone marrow treatments and listed biological therapies.

Please refer to the terms and conditions for full details.

#### Level 3

- ✓ Out-patient treatment benefits as above but with annual limits of £2,000 or £5,000 per person per year.
- ✓ In-and day-patient treatment benefits, capped at £1 million per person per year, but with no stem cell, bone marrow or palliative benefits from the above cancer treatment list.
- ✓ £100 NHS benefit for maximum of 10 nights.

#### Level 2

- ✓ In- and day-patient treatment benefits only, as listed above and with a £1 million per person per year limit. Same cancer benefits as for Level 3, but no cover for biological treatments or clinical trials.

#### Level 1

- ✓ Out-patient treatment benefits only as listed but with £2,000 or £5,000 per person annual limit.

#### Additional benefits - Level 4 only

- ✓ Hospice donation of £500.
- ✓ Women's/ men's health benefit – max 3 consultations per 5 year term at up to £300 per consultation.
- ✓ Taxi benefit where treatment under sedation - £50 per journey.
- ✓ Second opinion service

#### Hospital options

Where you are covered for treatment. You must choose one of these options – this will affect your premium:

- ✓ Guided, Standard or Extended (additional London hospitals) lists.

#### Other options to decrease your cover (which will reduce your premiums).

- ✓ Excess options of £100, £250, £500 and £1,000 are available and apply to each member every policy year.



## What is not insured?

This is a summary of some of the core exclusions which may change if you select options to increase or decrease your cover. Please refer to the terms and conditions for full details.

- ✗ Pre-existing conditions excluded under the terms on which you joined
- ✗ Long-term or chronic conditions – where treatment is solely provided to relieve your symptoms
- ✗ Accident and emergency treatments
- ✗ Addiction to, or abuse of drugs, substances or alcohol
- ✗ Allergies
- ✗ Congenital conditions (conditions you were born with)
- ✗ Corrective treatment
- ✗ Cosmetic and aesthetic treatment
- ✗ Developmental/ behavioural disorders
- ✗ Dialysis
- ✗ Elective treatment
- ✗ Experimental treatment
- ✗ Fertility treatment
- ✗ Gender reassignment/ confirmation/ sex change
- ✗ Medication and dressings for out-patient/ take home use
- ✗ Mental health treatment as an in- or day-patient
- ✗ Physical aids and devices
- ✗ Rehabilitation, residence and recovery
- ✗ Routine or preventive treatments
- ✗ Self-inflicted injury
- ✗ Sexual health, either sexually-transmitted disease or problems relating to sexual dysfunction
- ✗ Sleep disorders
- ✗ Sports and pastime-related treatments
- ✗ Transplant operations
- ✗ Treatment required as a result of war, terrorist attacks and civil commotion
- ✗ Treatment overseas
- ✗ Weight loss treatment and obesity treatment



## Are there restrictions on cover?

- ! Any excess selected by the customer should be paid once per policy year by the customer towards private treatment costs incurred and deducted from the benefit payments due.
- ! If you choose the guided or standard treatment options, there will be some limitations on where you can go for treatment.
- ! We will pay reasonable costs for treatment and could challenge your treatment provider if these are exceeded.
- ! We may apply special terms for pre-existing conditions which mean we do not pay for their treatment.
- ! Follow-ups on Level 2 are limited to £500 each for consultations and therapies.



## Where am I covered?

- You will be covered for treatment in the United Kingdom only and in accordance with the provider choice you make when you join.



## What are my obligations?

- You must pay all premiums when they become due.
- You must live in the UK, have a UK bank account and be registered with a GP in the UK.
- You must answer all medical information and give your consent for us to ask on your behalf.
- You must tell us about changes to your personal information, especially if these relate to your address or bank details.
- You must get authorisation from our claims team prior to treatment for each claim you make from us.
- You must pay your policy excess where due.
- You should check your policy cover regularly to ensure that it still meets your needs.



### **When and how do I pay?**

- You can choose to pay monthly or annually and all payments must be in advance. You will pay by Direct Debit as instructed in your policy documentation.



### **When does the cover start and end?**

- You will choose your policy start date when you join and this will be shown on your policy schedule.
- Each term of cover will be for 5 years unless cancelled by you or us.



### **How do I cancel the contract?**

- You can cancel your policy within 30 days of taking it out and will receive a refund if you haven't made any claims in that time. If you cancel after that time, we will refund premiums only where these have been paid beyond the month in which you were last entitled to claim.