Personal Healthcare

for Individuals and Families



GENERAL & MEDICAL
HEALTHCARE

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COMPANY OVERVIEW

General & Medical Healthcare specialise in providing quality Private Health Insurance in the UK and Channel Islands. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always. We have been doing this for over 35 years.

This brochure tells you how you can protect yourself and your family with Private Health Insurance from General & Medical Healthcare. It's important that you choose the scheme that is right for you so we have included as much information as we can about the choices available.

If you have any questions at all, please call us. We're here to help on **0800 980 4601** or **01733 362872**.

Some important facts about our Private Health Insurance policies are summarised within this brochure. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.



Helping you get well sooner

Nothing is more important to you than your health and the health of your family. If you or your loved ones were to experience worrying symptoms, Private Health Insurance can give you some control over the situation. Diagnosis and treatment can be dealt with efficiently, helping you to concentrate on getting well sooner.



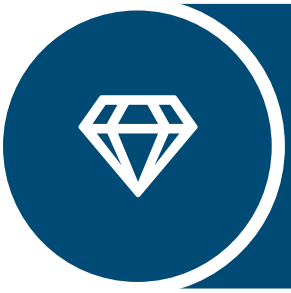
Choice and Convenience

When your doctor recommends tests or treatment, skip the waiting lists. Book appointments at a private hospital within days. If further investigations or surgery is needed, you can find your preferred hospital, consultant, and schedule that suits your life, work, or family.



Your Choice - Stay in Control

We allow you and your specialist to decide where and who treats you should you need to make a health related claim.



Quality Care

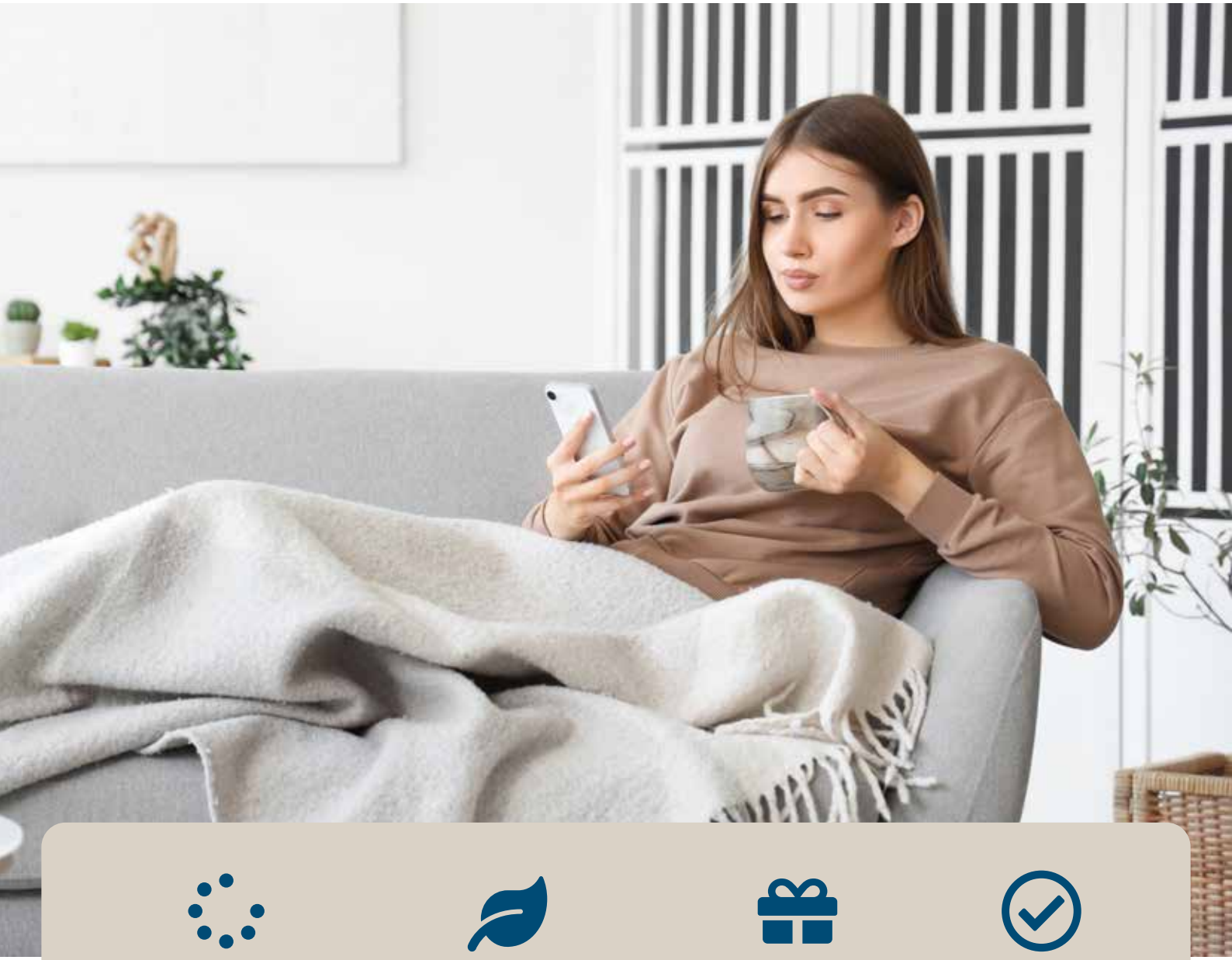
At any one of our selected private hospitals or medical facilities, you will usually have your own private room with en-suite facilities, excellent food and unrestricted visiting hours. Experience consistent care from most likely the same consultant and nursing staff with more time to dedicate to your personal care.



A dedicated first-class claims service

No call centers or queues - each client at General & Medical Healthcare is assigned a dedicated Health & Care Support Specialist. Our specialists are well-versed in medical terminology and claims handling. When it's time to settle your treatment expenses, we directly pay the hospital, allowing you to focus on recovery without additional concerns.

Our comprehensive range of private healthcare covers are designed to meet diverse needs and preferences. From the Essential coverage ensuring fundamental care to our Everyday plans for routine well-being, Lifestyle packages offering a wider range of benefits, to our Elite plans providing extensive coverage, we have crafted a spectrum of options to safeguard your health at every stage of life. Explore the versatility of our healthcare plans, each designed to cater to different lifestyles and requirements, ensuring that you receive the quality care you deserve.



Flexibility with your premium

Health and wellbeing support

Exclusive lifestyle rewards

A wide range of cover



Essentials Cover

With our Essentials range of private health cover, you will be entitled to a whole host of benefits, including our 24/7 Health & Wellbeing services and Lifestyle Rewards. Our Plus Upgrade includes cover for cancer treatments and palliative care giving you the peace of mind that if you receive unfortunate news, you'll have access to the best possible care.

Remember, faster consultations mean faster treatment which will enable you to hold onto your health and wellbeing in the long run.

Please see our Benefits At A Glance within this brochure, for full details.

Essentials

Our Essentials product provides you with a vital level of cover, at an affordable cost. You'll be covered if you need to be admitted to a private hospital for surgery for an acute condition. You'll also have fast access to an initial consultation and diagnostic tests so you can find out very quickly whether something is wrong, and an NHS cash benefit and Life cash benefit is also included within this cover.

Essentials may suit you if you are looking for an essential level of cover for in-patient surgery. Essentials has an annual overall maximum benefit limit of £50,000 per person.

Plus Upgrade

With our upgrade option you'll get everything in the standard level of cover plus access to benefits for cancer such as cancer treatments and palliative treatment. Comprehensive cover is also given for admission to a private hospital for surgery of acute conditions, and a level of benefit for home nursing is also provided.

Our Plus Upgrade may suit you if you are looking for a comprehensive level of in-patient cover.



Everyday Cover

For medical insurance that gives you that little bit extra, you may want to consider our Everyday range of cover. The extra benefits from this plan include essential cover for cancer treatment, which increases for each of the first five years of your membership if you don't have to make a claim for cancer treatment.

In addition, this private healthcare plan provides out-patient cover for therapies, complementary medicine and cardiovascular conditions as well as cash benefits for life and critical illnesses.

Please see our Benefits At A Glance within this brochure, for full details.

Everyday

Everyday gives you access to in-patient benefits but it includes an essential level of cover for the treatment of cancer that increases for each of the first five years of your membership, if you don't make a claim for cancer. In addition, within certain limits, there is out-patient cover for therapies, complementary medicine and cardiovascular conditions. Cash benefits for life and critical illness are also included.

Plus Upgrade

When you upgrade you'll get higher limits for out-patient benefits and more comprehensive cover for therapies and complementary medicine. More importantly, this upgrade provides in-patient cover for cardiovascular conditions and a higher level of cover for the treatment of cancer that increases for each of the first five years of your membership, if you don't make a claim for cancer.



Lifestyle Cover

Our range of private health insurance plans aren't just created with an individual in mind, you can look after the health of your whole family. Our Lifestyle cover is designed to give you and your family full cover for any in-patient admissions, enhanced cancer treatment and out-patient benefits.

Other benefits included in the Lifestyle health insurance package include home nursing, heart condition treatment and the flexibility of a GP Advice Line 24 hours a day.

Please see our Benefits At A Glance within this brochure, for full details.

Lifestyle

Our Lifestyle cover is designed to give you and your family full cover for any in-patient admissions as well as enhanced cancer cover and out-patient benefits. You will also benefit from exclusive offers and discounts on luxury products, services and experiences.

Cash benefits for life and critical illness are also included. In addition, with access to our GP advice line 24 hours a day, you and your family will be able to discuss any health concerns at any time, without having to trouble your own doctor.

Plus Upgrade

This upgrade will give you all the benefits of Lifestyle but with higher limits for out-patient benefits, cover for a private ambulance and home nursing. There are also cash benefits included for personal accident and temporary disablement.

Our Plus Upgrade also provides you with emergency medical cover outside the UK. If you or your family are taken ill or are injured overseas, upgrading to Plus will cover your medical costs and the costs of transportation back to the UK for urgent medical attention. Cover is also provided for a doctor to accompany you, if necessary.



Elite Cover

Our Elite health insurance plan is our highest and most comprehensive level of personal medical insurance cover, which has been designed to give you and your family optimum reassurance when you need it most.

Get an instant online quote today to see how much our private health insurance costs per month.

Please see our Benefits At A Glance within this brochure, for full details.

Elite

You will receive full cover for any in-patient admissions and treatment for cancer, as well as enhanced Out-Patient Benefits for Mental Health, Physiotherapy and Complementary Medicine.

Enhanced cash benefits are also incorporated, including increased Life and Personal Accident cover and a higher maternity cash benefit. With Elite we will also cover the cost of boarding your beloved pets when you are in hospital.

Additonal Benefits

In addition to all of the benefits included in our Essentials, Everyday and Lifestyle products, Elite also provides cover for routine dental services, optical services, audiology services, private GP services, prescription costs and private maternity.

Benefits At A Glance -
Individual Healthcare Schemes

Some important facts about our Private Health Insurance policies are summarised over the following pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
In-Patient & Day-Case Benefits	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓	✓	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓	✓	✓	✓	✓
Diagnostics including MRI, CT & PET Scans	✓	✓	✓	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓	✓	✓	✓
Oro-surgical Operations/Procedures	✓	✓	✓	✓	✓	✓	✓
Treatment for Cardiovascular Conditions		✓		✓	✓	✓	✓
Parent Accompanying Child (under 18)		✓		✓	✓	✓	✓
Treatment for Cancer							
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring		✓	£5,000, rolling up to £25,000 after 5 continuous years membership with no related claims	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims	✓	✓	✓
Cosmetic or Aesthetic Treatment							
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants		✓			✓	✓	✓
External Prosthesis relating to a claim for cancer		£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
Hospice Care (£75 donation per night) For Policy Lifetime		£7,500			£7,500	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime		✓			✓	✓	✓
Out-Patient Benefits Including GP Referred Services							
Initial consultation & specialist fees including diagnostics & initial MRI, CT & PET Scans	£500 (Relating to an in-patient admission)	✓ (Relating to an in-patient admission)	£500	✓	£1,500	✓	✓
Subsequent consultation & specialist fees, diagnostics including MRI, CT & PET Scans				£1,500			
Physiotherapy & Complementary Medicine	£250 (Relating to an in-patient admission)	£500 (Relating to an in-patient admission)	£250	£500 (Part of limit for subsequent consultations and diagnostics)	£500	£1,500	£2,000
Treatment for Cardiovascular Conditions		✓	£250	✓	✓	✓	✓
Out-patient Mental Health			£500	£1,000	£1,000	£1,000	£2,000
Maternity							
Complications of Pregnancy (defined conditions only)		✓	✓	✓	✓	✓	✓
Maternity Cash Benefit					£100	£150	£250
Private Maternity							£5,000
Dental							
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury							£600
Optical							
Consultations & Eye Tests							£250
Spectacles & Contact Lenses							£250
Audiology							
Hearing Tests & Prescription Hearing Aids							£250

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
Cash Benefits	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit	£500	£500	£2,000	£2,000	£2,000	£2,000	£3,000
Personal Accident Cash Benefit					£500 per accident	£1,000 per accident	£2,000 per accident
Temporary Disablement Cash Benefit				£100 per month for up to 6 months	£100 per month up to 6 months	£100 per month up to 6 months	£100 per month for up to 6 months
Critical Illness Cash Benefit			£2,000	£2,000	£2,000	£2,000	£2,000
Cover for Boarding Pets Cash Benefit							£250
Other Benefits							
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓	✓	✓	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓	✓	✓	✓
Home Nursing		£1,500	£1,500	£1,500	✓	✓	✓
Private Ambulance		£500		£500	✓	✓	✓
Hospital Parking Charges					£300	£300	£300
Prescription Costs							£100
GP Minor Surgery							£500
Private GP Services							£500
Emergency Medical Cover Outside The UK						£100,000	£100,000
Monitoring of a Pre-cured Eligible Condition						£1,500 during a 24 month period	£2,000 during a 24 month period
Lifestyle Rewards	✓	✓	✓	✓	✓	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2(A) – Your Private Health Insurance, which includes your Schedule of Cover.
* Essentials Standard has an annual overall maximum benefit limit of £50,000 per person.
Note: Unless stated otherwise, any limits shown are per membership year.
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Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

Hospital Choices	First Choice, Freedom, Premium and Guided Care Hospital options are available throughout the range.
Excess Options	Excess options of between £0 and £3,000 are available throughout the range and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions: • Acne • Asthma • Diabetes • Eczema • Glaucoma • Hypertension • Psoriasis • Arthritis • Carpal Tunnel Syndrome • Crohn's Disease • Fibrocystic Breast Disease • Gastro-Oesophageal Reflux Disease • Ulcerative Colitis • Varicose Veins Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.
Cover for In-patient Mental Health	This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a mental health condition, up to a maximum limit of 28 days per membership year, which includes 14 days on a 25% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents. Not available with Essentials Standard.
Multi-Trip Travel Cover	Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip. • Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). • Up to £10,000,000 for emergency medical expenses including emergency repatriation. • Cover for winter sports. • Cover for possessions and for cancellation or curtailment of trips (monetary limits apply). • Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.
Channel Islands Cover	This option provides cover for residents of the Channel Islands for the services provided by the members Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where medical treatment is required that is unavailable in the Bailiwick of the members residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in the Schedule of Cover and full terms and conditions are given in your relevant policy documents.



Participating Hospitals - more choice

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover you choose, you'll have access to over 1,000 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by viewing our Hospital Finder at **www.generalandmedical.com/hospitals**

Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving you access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives you timely access, privacy and the dedicated care and comfort you deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give you four choices. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing premiums according to the hospital option you choose.

Please visit: **www.generalandmedical.com/hospitals**

First Choice - Our First Choice Hospitals are a select group of private hospitals and clinics at locations throughout the UK, including London, with whom General & Medical have close association. These include Spire Healthcare, Ramsay Healthcare, Circle Health Group and the majority of the Nuffield facilities. Those who choose our First Choice Hospitals benefit from our lowest premiums.

Freedom - Freedom Hospitals include all First Choice facilities and give members access to additional facilities throughout the UK, which are mainly NHS hospitals with private facilities attached, plus most other London hospitals.

Premium - Premium Hospitals are specialist facilities, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

Guided Care - We tirelessly collaborate with carefully selected hospital groups to negotiate the best rates for our customers, choosing a Guided Care option will allow these purposefully selected facilities to provide you with the same high level of treatment so we can pass these savings on to you.



Premium Options

If reducing your premiums would help you to meet your budget, you can of course, choose a lower level of cover, for example by choosing Everyday instead of our Plus Upgrade or by restricting your hospital choice to First Choice only. You can also significantly reduce your premiums by adding an excess to your policy.



Policy Excess

Understanding the concept of an excess is pivotal in navigating the intricacies of insurance, and at General & Medical, we believe in helping our clients with comprehensive knowledge to make informed decisions.

An excess is an amount agreed in advance that you or each person on your policy pays towards the cost of a claim. For example, if you choose a £250 excess per claim and your treatment for one eligible claim costs £5,000, you would pay the first £250 and the remainder would be covered by us.

We recognise the significance of flexibility in insurance. Hence, we offer a range of excess options. You can add an excess of £75, £100, £150, £200, £250, £500, £1000, £2000 or £3000. At the start of the policy, you choose whether the excess applies once per policy year or to each claim. It's important to note that if you choose an excess per policy year and your treatment for an eligible claim carries on into the next policy year, another excess will apply.

Remember - the higher the excess, the lower your premium. For example, even an excess of £250 per claim could reduce your premium by 20%. The important thing is to choose a level of excess that you can comfortably afford.

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Underwriting Options

Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. We offer a choice of underwriting options as described below. Please take your time to read about the options as this is important information you will need to know.

Full Medical Underwriting

This means we ask medical declaration questions about past health. Any pre-existing conditions and related conditions may be excluded from cover, unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

Moratorium

This means we do not need a medical declaration to be completed. Instead we will not cover treatment of any pre-existing condition or related conditions if you have had symptoms, even if a medical opinion has not been sought, in the 60 month period prior to the member joining the scheme. However, we may agree to cover a pre-existing condition or related condition providing the condition or any related condition does not remain present, including in remission and only if there have been no symptoms, treatment, medication, diagnostic tests or advice for such conditions during a continuous 24 month period after joining the scheme.

Continued Moratorium

You can apply on this basis if you are transferring from an existing scheme, which is underwritten on a Moratorium basis. We apply our Moratorium conditions as above with effect from the commencement date of the scheme from which you are transferring.

Continued Personal Medical Exclusions

You can apply on this basis if you are transferring from an existing fully medically underwritten insurance scheme. We will apply the same personal medical exclusions to your cover with us that were applied to your previous scheme.



Health & Wellbeing - a free service

The health and wellbeing of you and your family is important to us. That's why we are pleased to include free 24 hour Health and Wellbeing Support within all of our Private Health Insurance policies, to offer additional benefits to you and your family, all for no extra cost. We want to make sure you have access to support whenever you may need it.

Health & Wellbeing 'Online'

The online Health & Wellbeing site gives you the resources and inspiration to make simple changes to develop a healthier, more balanced and productive lifestyle. The site provides:

- Active life programmes designed to guide you to your health goals
- Health & Wellbeing programmes with up to date, clinically validated support information
- Active sport programmes for those with specific sports or training goals
- Active care programmes designed to prevent illness or manage existing conditions

There is also help with a wide range of issues such as medical information, diet and nutrition, help to stop smoking and even guidance on travelling overseas.

Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives you access to confidential telephone counselling and support. You can speak with counsellors, scheduling convenient appointments for each session.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance on a wide range of issues including family and relationship difficulties, anxiety, stress, emotional problems, work related issues, bereavement and debt.

Health & Wellbeing Advice

The Health & Wellbeing advice service gives you access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. You can discuss health and lifestyle issues, medical symptoms and worries with a sympathetic professional across a wide range of subjects.

This service provides general guidance and information only and is not intended to detract from or substitute normal primary healthcare. This is not an emergency service and will not provide a diagnosis or prescribe treatment.

24 Hour GP Advice Line

When you take out a policy with us, you will be able to access our exclusive 24-Hour GP Advice Line. This flexible service enables you to arrange a telephone or video consultation with a GMC registered General Practitioner or Doctor from the comfort of your home, at a time that suits you.

There's no queuing or sitting in waiting rooms, your call will go straight through to a doctor who will be able to offer medical advice to your specific needs.

The GP Advice Line is a convenient service and provides you with reassurance knowing a qualified GP is waiting to take your call, without you having to book an appointment with your GP surgery.

24/7 confidential medical advice

Advice specific to your needs

Saves you time and worry

Unlimited service

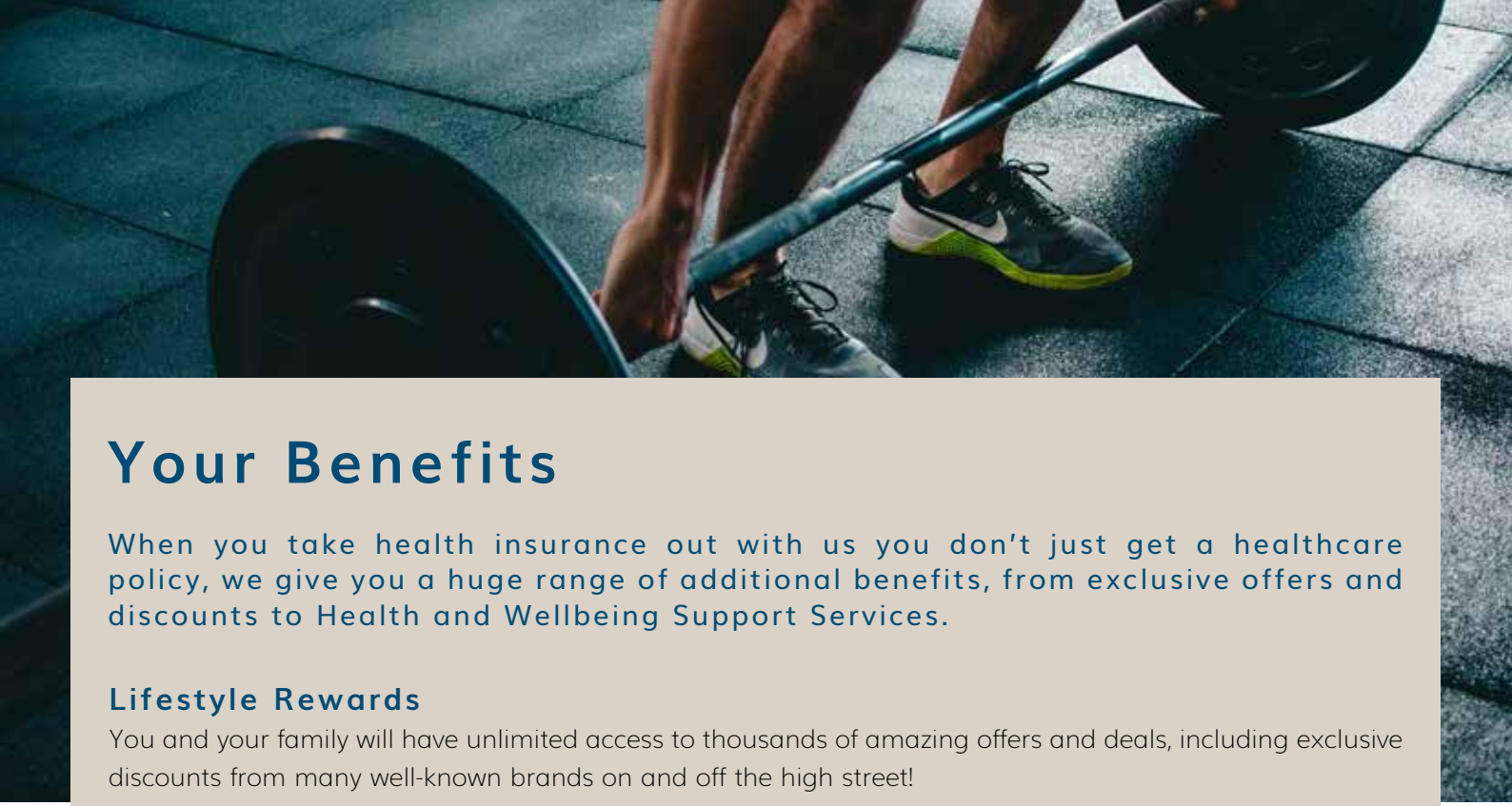
Quick and simple to use

Advice, reassurance and diagnosis

The doctor can also provide you with advice relating to travel, lifestyle or medication. What's more, they can also send prescriptions directly to you or to a local pharmacy* so you won't have the hassle of going out to the chemist. After speaking to a doctor, if they decide you're not well enough to work, they can provide you with a fit note.

**Charges may apply*





Your Benefits

When you take health insurance out with us you don't just get a healthcare policy, we give you a huge range of additional benefits, from exclusive offers and discounts to Health and Wellbeing Support Services.

Lifestyle Rewards

You and your family will have unlimited access to thousands of amazing offers and deals, including exclusive discounts from many well-known brands on and off the high street!

With new offers continually being introduced, you'll find something suitable for everybody and be able to make fantastic cost savings across the following sectors:

- Retail & Shopping
- Home & Garden
- Health & Beauty
- Getaways & Short Breaks
- Technology & Gadgets
- Home Office & Finance

Discounted Nuffield Health Membership

Staying fit and healthy is an important part of our everyday lives and we are delighted to have teamed up with Nuffield Health to exclusively offer members 20% off their gym membership when you take out a health insurance policy with General & Medical.

Nuffield Health has over 100 clubs across the UK, and members get access to:

Their range of facilities and services available, including a selection of exercise classes, swimming pools, saunas and jacuzzis.

Nuffield Health's onsite gym experts, which includes personal trainers and physiotherapists.

Regular health MOT's and the use of multiple gyms as well as their home club.

To find out more about our rewards and benefits, please visit our website www.generalandmedical.com

Multi-Trip Travel Insurance Upgrade

For an additional fee per member, Multi-Trip Travel Insurance can be added to upgrade your cover in conjunction with our Private Health Insurance.

We have three levels of cover available: Europe (including Republic of Ireland, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean), Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).

Travel Policy Summary

Benefit		Cover For Up To
1	Cancellation & Disruption	£6,500
	Missed Departure	£1,500
	Travel Delay (£100 for the first 12 hours)	£250
	Alteration of Itinerary	£1,500
2	Emergency Medical, Repatriation and other associated Expenses	£10,000,000
	Hospital Inconvenience (£25 per day)	£1,500
	Funeral Expenses	£5,000
3	Personal Accident	
	a. Accidental Death	£25,000
	b. Loss of one limb or one eye	£15,000
	c. Loss of two limbs or both eyes or one limb and one eye	£15,000
	d. Permanent Total Disablement	£15,000
4	Baggage and Personal Effects	£2,500
	Any one item	£350
	Valuables Delayed	£350
	Baggage Delay	£150
	Loss of Passport	£350
5	Money Travel Documents and Credit Cards	£1,000
6	Legal Expenses	£15,000
	Personal Liability	£2,500,000
7	Hi-jack and Kidnap (£65 per day)	£1,000
8	WINTER SPORTS	
	Winter Sports Equipment	£3,000
	Equipment Hire (£25 per day)	£300
	Lift Pass	£200
	Piste Closure (£25 per day)	£250
	Avalanche Cover (£30 per day)	£250
Optional Upgrade Benefits		**Cover for up to**
9	CRUISE COVER	
	Missed Port Departure	£1,500
	Cabin Confinement	£1,000
	Itinerary Change	£500
	Unused Excursions	£500
	Cruise Interruption	£750
	Cruise Ship Evacuation	£15,000
10	GOLF COVER	
	Golf Equipment	£5,000
	Golf Equipment Hire	£500
	Non Refundable Golfing Fees	£1,000
11	BUSINESS TRAVEL	
	Business Equipment	£1,000
	Business Documents and Records	£500
	Business Money	£500
	Replacement Staff	£2,500
12	PRE-EXISTING CONDITION COVER	1 condition per person from our pre-defined list

Multi-Trip Travel Insurance Exclusions & Limitations

a) Any person who has reached the age of 80 years at the commencement of the period of insurance.
b) The maximum duration of any trip should not exceed 90 days. Total combined trips maximum 180 days in any policy year.
c) Pre-existing medical conditions unless accepted by us in writing.
d) Policyholders who have selected a pre-existing condition are limited to a per trip maximum duration of 30 days and maximum age on day of outbound travelling is 75.
e) Travelling against medical advice.
f) Participating in professional sport.
g) Winter sports cover up to maximum 21 days within the policy year.
h) Any person travelling under the age of 18 at the commencement of the trip must be accompanied by an adult.
i) Normal pregnancy without any complications.
j) The excess amount shown on your Schedule of cover.

The following countries are excluded from all levels of cover: Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel, Lebanon, Libya, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Tunisia and Yemen.

Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact us on 0800 980 4601 or 01733 362872. We will be happy to help.

Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

	Healthcare	Multi-Trip Travel	Emergency Non-UK Medical	Life Cover	Personal Accident & Temporary Disablement	Critical Illness	Sports Personal Accident
General & Medical Insurance Ltd	♦	♦	♦	♦	♦	♦	♦

♦ Underwriter

Are there any age limits?

You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit.

Children under the age of 16 must be added to an adults policy. Children are classed as a child up to their 21st birthday, or their 25th birthday if they remain in full time education. Proof of full time education must be provided.



Will my premium go up at renewal?

We review your premiums annually to reflect the overall cost of claims and medical inflation. Our schemes are priced using age bands, reflecting that people are more likely to claim as they get older. This means that you could see an age-related increase in your premium in addition to our general review. Your premium can be influenced by other factors such as the availability of new treatments, medical technologies and any claims made on your scheme.

How do I make a claim on my Private Health Insurance policy?

You should contact your Health & Care Support Specialist before you see your consultant so that we can confirm your cover. Your Health & Care Support Specialist will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in your relevant policy documents.



How do I make a claim on my Emergency Medical Cover Outside The UK Policy?

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Schedule of Cover.

How do I make a claim on my Multi-Trip Travel Policy?

To make a claim for Multi-Trip Travel please use the telephone numbers provided within your Schedule of Cover.

Reasonable and Customary Charges

We look to contain claims costs wherever possible, to minimize the impact on your premiums. Medical diagnostics, technology and equipment are becoming more advanced day by day, and so more claims are being made each year. We aim to manage the costs arising from these claims according to a frequently reviewed fee schedule. We believe this schedule reflects reasonable and customary rates of remuneration for the procedures listed. The schedule shows the maximum amount payable towards each procedure. These fee schedules are issued to all affiliated medical specialists.

What do I do if I have a complaint?

To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect of cover, you should contact your personal Health & Care Support Specialist. We're here to help. We are committed to providing a high level of service to all our clients but occasionally things can go wrong. If this happens, we will do what we can to put things right.



What Isn't Covered

Our cover has a number of exclusions and limitations that vary depending on the cover you choose and the underwriting option that applies to your cover. The exclusions and limitations on our schemes are summarised below. For full details please refer to your relevant Policy Documents.

Healthcare Cover Significant Limitations

a) The services of a general practitioner or general dental practitioner.

b) Sight testing, routine medical examinations, chiropody/podiatry.

c) Pregnancy or childbirth including preventative care, complications, miscarriage or termination.

d) Any dental condition not involving in-patient oro-surgical operations/procedures.

e) Out-patient treatment, in-patient treatment or day care treatment of any psychiatric illness or disorder.

f) Health screening, routine monitoring, allergy testing or treatment.

g) Rehabilitation or convalescence including bed rest without active treatment.

h) Treatment received outside the UK or Channel Islands.

Healthcare Cover Significant Exclusions

a) Alcoholism or drug dependence (licit or illicit).

b) Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.

c) Treatment of congenital defects or conditions which are a natural part of the ageing process.

d) Treatment of chronic conditions.

e) Birth control, conception, sexual problems and gender reassignment.

f) Regular or long term renal dialysis in chronic or end stage renal failure.

g) Any undisclosed pre-existing condition.

h) Suicide or treatment of self inflicted injury or injury sustained whilst participating in any form of illegal activity or under the influence of drugs or alcohol.

i) Sleep disorders/sleep studies/sleep apnoea.

j) HIV/AIDS and any related condition or test.

k) Organ transplants or replacements.

l) Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.

m) Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.

Our Other Products

When it comes to your health, you don't want to take a backseat, which is why General & Medical put you first and have a wide range of private health insurance policies to suit all needs and budgets.

We specialise in providing excellent private medical insurance to individuals and families, businesses and other organisations or associations, including sports clubs. We pride ourselves on our first class customer service, never forgetting our guiding principle: People first...*always*.



Individuals/Families



Child Only Plans



Businesses



Sports

How to Contact Us



Please call us on:

0800 980 4601

01733 362872

08:45 - 17:15 Monday to Friday

Write to us at:

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General & Medical House
Napier Place
Peterborough, PE2 6XN

You can email us at:

sales@generalandmedical.com

Visit us online at:

www.generalandmedical.com

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Want to know more?

Give us a call and a member of
our friendly team will be on hand to help out.

0800 980 4601 or 01733 362872

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