

SPORTS HEALTH INSURANCE

BROCHURE

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GENERAL & MEDICAL

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Some important facts about our Sports 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. If you have any further questions about our Sports Health Insurance Schemes, please contact us on **0800 980 4601** or email us at **sales@generalandmedical.com**



WHY CHOOSE US?

General & Medical specialise in providing Private Health Insurance to individuals, families, businesses, sports players and sports clubs. In fact, our experience in the sports health insurance arena is second to none and we pride ourselves on the personal service we give.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to grow at an impressive rate and today our range of sports covers is one of the most comprehensive on the market.

Our Sports Health Insurance range has been specifically designed for amateur and professional sportspeople, clubs and club officials to ensure access to medical treatment as soon as the need arises. The range offers cover for treatment of sports related injuries not normally covered by many UK insurers, making General & Medical an increasingly popular choice with sports clubs and players, up and down the country.

Years of experience in the sports healthcare market has enabled us to hone the range of schemes we offer to ensure the benefits are useful and realistic whilst remaining affordable. We price our schemes responsibly to make sure that premium levels are sustainable for the long term. This gives our clients some certainty and ensures that there are no unwelcome surprises when renewal time comes around.

Our experience in Sports Health Insurance shines through in the personal service we give. As a client of General & Medical Healthcare you will be assigned a named Health & Care Support Specialist, trained in medical terminology and claims handling as well as being tuned in to the specific needs of sports players and clubs alike.

This includes knowledge of the hospitals and consultants throughout the country, renowned for providing the best facilities and treatment for sports injuries. Many of our Participating facilities include experienced physiotherapists and facilities for specialist treatments such as hydrotherapy.

Unlike some other sports healthcare insurers, we offer the full range of underwriting options so it's easier and fairer, for those already insured elsewhere, to switch to General & Medical.

This brochure describes some unique features and benefits of our Sports Health Insurance range but if you have any questions, please contact us. We're here to help.

- A dedicated first-class claims service
- Health and wellbeing support & EAP
- Flexibility with your premium
- Multiple cover options
- Access to a 24 hour GP advice line
- Over 1,000 medical facilities to choose from
- Quality care
- Exclusive discounts

COVERING SPORT - WHERE IT MATTERS

Sports are enjoyed by millions across the UK and having an injury that prohibits you from participating in your chosen sport can be a stressful time. Knowing that your medical needs are covered can give you peace of mind so the only thing you have to think about is getting back in the game. Our Sports Health Insurance range offers cover for treatment of sports related injuries not covered by many other insurers.

What is Sports Health Insurance?

Sports Health Insurance from General & Medical has been designed to ensure sportspeople have access to medical treatment if the need arises. We offer a wide range of covers that give you both choice and optimum value, allowing you to choose the scheme that best fits your needs. For example, our Sports Key scheme provides the flexibility to combine in-patient only cover with out-patient benefits on a self funded basis.

The range of covers are ideally suited to any level of sport, and can be taken on an individual basis or for a team looking to cover all their players. We class amateurs and professionals as those receiving any fee, donation or benefit in kind from participation in their sport, whilst playing, coaching, or training at club, county, national or international levels.

Benefits of choosing our Sports Health Insurance:

- Professional, highly experienced claims handling
- Hospital bills paid direct by General & Medical
- Agreements in place with over 1,000 private hospitals and medical facilities across the UK, and we actively manage our contracts with the hospitals to keep costs and premiums low
- No-obligation quotes with a choice of covers
- Easy to understand, jargon free communications
- Offers cover for sports related injuries
- Hospital booking service option for non-eligible treatment such as elective surgery
- Stress Counselling Helpline, Health & Wellbeing Services and access to a 24 Hour GP Advice Line

Additional Benefits can include:

- Additional team out-patient benefit
- Cover for touring players and clubs
- Employee Assistance Programmes
- Sponsorship of club activities through Sports Healthcare*Connect* commissions
- See our 'Benefits At A Glance' for more details

Sports Healthcare*Connect*

Sports Healthcare*Connect* is a free service for clubs who take out Sports Health Insurance for their players and allows them to offer the club supporters, club officials and families of the players a healthy discount off General & Medical private healthcare schemes.

Furthermore for every private healthcare scheme that is taken out through this facility, General & Medical will make a donation, relative to the premium, to the club. This is negotiated on a club by club basis generating an attractive revenue stream. A popular use of this revenue stream is to spend it on youth related activities to encourage the next generation of players.

Hospital Booking Service

A complementary service provided by General & Medical for Sports players, enabling ease of access to treatment for conditions that are not covered under private health insurance.

To use this service, a player simply contacts one of our team with information about the procedure they require. Where the player is uncertain about where to go for treatment, General & Medical may be able to provide some help with available facilities*, we would then negotiate the cost with the hospital or provider of the service. If the cost is acceptable to the player we would then arrange the booking and how payment will be made for the treatment. In cases where the player already knows which consultant they wish to be treated by and which hospital they wish to use, we can still help by obtaining pre-admission quotes and by smoothing the way for the patient/player.

* Please note: Hospital Booking is not an insured service so the player/patient is responsible for the costs of treatment when using this service.

ADDITIONAL BENEFITS

At General & Medical we like to give our members as much protection as we can, so the following additional benefits are available within our range of schemes.

Team Additional Out-Patient Benefit

Where you purchase a sports cover as part of a team of 6 or more players your team will have an additional pool of out-patient benefit (benefit levels depend on the size of the team). This additional benefit can be used where an individual member requires further eligible out-patient treatment but may have already used their own individual limit. The Scheme Administrator will be responsible for advising General & Medical if a player may have access to this additional pool of benefit.

24 Hour GP Advice Line

We have included this service which gives access to a panel of UK GP's any time night or day, to give advice on any medical condition that members would like to discuss. The service is confidential.

Dental Accidental Damage Cover

If teeth are accidentally lost whilst participating in your chosen sport, cover is provided for re-implanting the natural teeth. Where the teeth are damaged or re-implantation is not possible, cover to reconstruct the dentition is also given.

Emergency Medical Cover Outside The UK

Included within Sports Plus and Sports Elite Covers is our Emergency Medical Cover Outside The UK, which provides medical emergency cover whilst travelling abroad.

This is especially useful for tours abroad. Any number of tours are covered per year providing no single tour lasts for longer than 60 days outside the UK.

See our 'Benefits At A Glance' for more details on the additional benefits and optional upgrades available to tailor the cover to your needs and budget.



BENEFITS AT A GLANCE - SPORTS HEALTHCARE

Some important facts about our Sports policies are summarised over the next few 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.

In-Patient Benefits	SPORTS KEY	SPORTS	SPORTS PLUS	SPORTS ELITE
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓	✓
Diagnostics including MRI & CT Scans	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Oro-surgical Operations/Procedures	✓	✓	✓	✓
Treatment for Cardiovascular Conditions			✓	✓
Parent Accompanying Child (under 18)			Up to 7 nights per in-patient stay, to a maximum of 30 nights or £750 per membership year	
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			✓	✓
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
Hospice Care (£75 donation per night) For Policy Lifetime			£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime			✓	✓
Out-Patient Benefits				
Initial consultation & specialist fees including diagnostics	£500 (Relating to an in-patient admission)	£500	£1,500 of which £500 can be spent on MRI/ CT scans	£2,000 of which £500 can be spent on MRI/ CT scans
Subsequent consultation & specialist fees, diagnostics including MRI & CT Scans				
Physiotherapy & Complementary Medicine (on a 50/50 risk share basis)				£500
Treatment for Cardiovascular Conditions			✓	✓
Team additional out-patient benefit for teams of 6 or more adults		Subject to overall team limit of: £5,000 for teams of 6 to 19, £10,000 for teams of 20-49, £15,000 for teams of 50 to 99, £20,000 for teams over 100		
Maternity				
Maternity Cash Benefit			£150	£150
Dental				
Accidental Damage Cover			£1,000	£1,000
Cash Benefits				
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit			£2,000	£2,000
Other Benefits				
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓
Home Nursing			✓	✓
Emergency Medical Cover Outside The UK			£100,000	£100,000
Lifestyle Rewards	✓	✓	✓	✓
Annual Overall Maximum Benefit*	£50,000	£1,000,000	£1,000,000	£1,000,000

* An overall annual limit, of £1,000,000 per person, per policy year, applies to treatment for any/all injuries, or illnesses, which occur during participation, or training for, any sport, or may be attributed to participation, or training for, any sport. For Sports Key, the limit is £50,000 per person.

✓ 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.

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 throughout the Sports range. Premiums may increase or reduce, depending to the option chosen:

Hospital Choices	First Choice, Freedom and Premium Hospital lists are available options throughout the Sports range.
Excess Options	Excess options of between £0 and £3,000 are available throughout the Sports 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 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.
Channel Islands	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 the 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.

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 members 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 members timely access, privacy and the dedicated care and comfort they deserve.

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



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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 monthly payments.

Freedom

Freedom hospitals include all First Choice facilities and also give members access to additional facilities throughout the UK, including NHS hospitals with private facilities attached, plus a number of central London facilities.

Premium

Premium hospitals are specialist facilities, normally found in central London that due to their reputation and location are able to charge substantially more for their medical services.

For full details of our hospital list, please visit our online Hospital Finder:
www.generalandmedical.com/hospitals

HEALTH & WELLBEING - A FREE SERVICE

Your health and wellbeing is important to us. That's why we are pleased to include free 24 hour Health and Wellbeing Support within all of our Sports Health Insurance policies, providing additional benefits 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 clients 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 clients to their 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 clients access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance.

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.



RISK CATEGORIES FOR DIFFERENT SPORTS

At General & Medical we believe in making things as simple as possible to ensure that you fully understand every aspect of your cover. The type of sport you choose to participate in will affect your premium. We have developed a risk rating system from 1 - 4, which allows us to price fairly for any given sporting team policy.

Different factors such as the levels of contact involved influence the risk. We also take into account the number of team members to be covered allowing us to offer reduced premiums for more members. If you participate in more than one sport we will base your premium on the sport categorised as having the higher risk level. If you cannot find your sport in this listing please contact our team on **0800 980 4601**.

Sport - Category 1
Aerobics
Angling
Archery
Archery Tag
Athletics
Badminton
Baseball
Basketball
Biking (not mountain biking)
Boccia
Body Boarding
Bowls
Canoeing (up to grade 3)
Circuit Training
Cricket
Croquet
Cross Country Skiing
CrossFit
Curling
Cycling (non competition cycling)
Darts
Dodge Ball
Dragon Boat Racing
Fell Running
Fell Walking
Fencing
Fishing (angling)
Fitness Training
Fives
Floorball
Flow Riding
Football (Soccer) Non-League
Footgolf
Golf
Gym Work (not power lifting)
Handball
High Diving
Highland Games
Hiking
Hill Walking
Indoor Cricket
Jogging
Kayaking (up to grade 3/sea)
Keep Fit Training
Kettlebell Lifting
Kite Flying (traction)
Kite Flying (traditional)
Korfball
Linesmen (for any team sport listed)
Netball
Officials (for any team sport listed)
Orienteering
Outrigger Canoeing (up to grade 3)
Pickleball
Pilates
Pole Vault
Pool
Quoits
Rackleton
Racquet Ball
Rafting (up to grade 3)
Rambling
Referee
Road Running
Rogaining
Roller Blading
Roller Skating
Rounders
Rowing
Running
Sailing (inside 12m limit)
Snooker
Snorkeling
Softball
Spear Fishing
Squash
Stair Climbing
Stoolball
Surfing
Swimming
Table Tennis
Ten Pin Bowling
Tennis
Trail Running (up to 25 miles)
Trail Walking
Trekking
Tug Of War
Volleyball
Walking
Weight Training
Wheelchair Basketball
Wheelchair Bowls
Wheelchair Curling
Windsurfing (inside 12m limit)
Yoga
Sport - Category 2
Acrobatics
Airsoft (similar to paintball)
Artistic Skating
Ballet
Ballooning
Ballroom Dancing
Bicycle Polo
Boating (within 12m limit)
Bouldering
Bubble Football
Canoe Polo
Canoeing (grade 4 & 5)
Clay Pigeon Shooting
Climbing (with ropes &/or guides or bolted)
Dance
Dinghy Sailing (within 12m limit)
Dry Slope Skiing (excluding competitions, events or race training)
Fat Biking (not trails, excluding competitions)
Fin Swimming
Flag American Football
Football (Soccer) Conference
Football (Soccer) Including 5 a Side
Football (Soccer) Non-League - Scotland
Football (Soccer) Non-League - Wales
Football (Soccer) Premier League - Wales
Football (Soccer) Third Division - Scotland
Football Tours
Futsal
Gorge Walking
Gymnastics
Half Marathon Running
Historical Fencing
Hockey
Horse Riding (not competition)
Ice Skating
Indoor Artificial Snow Skiing (excluding competitions, events or race training)
Indoor Climbing
In-line Skating
Jousting
Judo

Karate (below brown belt)
Kayaking (grade 4 & 5)
Kendo
Kite Buggying (single seat)
Kite Surfing
Kitewing Usage
Lacrosse
Land Yachting (single seat)
Majorettes (including baton twirling)
Marathon Running
Mono Skiing
Mountain Biking (non competitive)
Octopush (underwater hockey)
Outrigger Canoeing (grade 4 & 5)
Paddle Boarding (standing up)
Paintball
Parascending
Pheasant Shooting
Pistol Shooting at Targets
Pony Trekking
Quidditch
Rafting (grade 4 & 5)
Rifle Shooting
Rock Climbing (not mountaineering)
Rollball
Roller Hockey
Sailing (outside 12m limit)
Sand Yachting (single seat)
Skateboarding
Sports Climbing
Surf Kayaking
Surf Boat Rowing
Surfskiing
Telemark Skiing
Tobogganing
Touch Rugby
Tough Guy
Trekking Peaks
Triathlon (not Ironman)
Wakeboarding
Walking Football
Water Polo
Water Skiing
Wheelchair Rugby
Zumba

Sport - Category 3

American Football
American Wrestling
Aquathlon - long course (2000m swim, 10km run)
Aquathlon - standard distance
BMX Freestyle
BMX Racing
Bobsleigh
Boxing
Camogie
Canoeing (above grade 5)
Canyoning
Caving
Climbing (cliff/ice)
Cross Triathlon (1.5km swim, 20-30km cross country mountain biking, 6-10km hill running)
Dirt Surfer
Downhill Mountain Biking
Duathlon (over 190 km total distance)
Duathlon (up to 190 km total distance)
Duathlon (standard distance/Olympic distance)
Fat Biking (including downhill & competitions)
Football (Soccer) First Division - Scotland
Football (Soccer) League 1
Football (Soccer) League 2
Football (Soccer) Second Division - Scotland
Free Diving
Gaelic Football
Horse Riding (competition)
Horseback Archery
Horseback Mounted Skill at Arms
Horseball
Hunting (on horseback)
Hurling
Ice Climbing
Ice Hockey
Karate (brown belt and above)
Kayaking (above grade 5)
Kick Boxing
Kite Landboarding
Krav Maga
Land Surfing
Long Course Triathlon
Longboarding (non-competitive, excluding competitions/races)
Luge (does not include the Cresta Run)
Martial Arts - Aiki Jujitsu
Martial Arts - Aikido
Martial Arts - Bagua
Martial Arts - Brazilian Jiu-Jitsu
Martial Arts - Bujutsu
Martial Arts - Capoeira
Martial Arts - Choy Lee Fut
Martial Arts - Hapkido
Martial Arts - Iaido
Martial Arts - Jeet Kune Do
Martial Arts - Jujutsu
Martial Arts - Kempo
Martial Arts - Koroken Karate
Martial Arts - Kyudo
Martial Arts - Ninjutsu
Martial Arts - Praying Mantis
Martial Arts - Qi Gong
Martial Arts - Sambo
Martial Arts - San Soo Kung Fu
Martial Arts - Shindo Junen Ryu
Martial Arts - Shotokan
Martial Arts - Taekwondo
Martial Arts - Tai Chi Chaun
Martial Arts - Wing Chun
Martial Arts - Wing Tsun
Martial Arts - Wushu
Mixed Martial Arts
Modern Pentathlon
Mountain Biking (competition)
Mountain Boarding
Mountain Climbing
Mountaineering (with ropes &/or guides)
Old Mine Exploration
Outrigger Canoeing (above grade 5)
Polo
Polocrosse
Pony Mounted Games
Potholing
Power lifting
Quad Bike Riding (under 250cc)
Quadrathlon (sprint distance)
Rafting (above grade 5)
Ranch Activities
Roller Derby
Rugby League (amateur)
Rugby Union (amateur)
Saddlechariots
Short Track Speedskating
Skeleton Luge
Ski Bobbing
Snow Blading
Snow Boarding (includes off-piste)
Snow Shoeing
Strongman
Thai Boxing
Trampolining
Wrestling

Sport - Category 4

Cycling (amateur competition)
Cycling (professional)
Downhill Skiing (includes off-piste)
Football (Soccer) Championship
Football (Soccer) Premiership
Football (Soccer) Premiership - Scotland
Football (Soccer) International Players
Hang Gliding
Parachuting
Paragliding
Powerbocking
Rugby League (international players)
Rugby League (semi-pro/pro)
Rugby Union (international players)
Rugby Union (semi-pro/pro)
Scuba Diving
Ski Acrobatics
Ski Jumping
Ski Racing
Ski Randonee
Ski Stunting
Ski Touring
Skiing - Alpine (includes off-piste)
Skiing - Downhill (includes off-piste)
Skydiving
Street Luge
Sub Aqua (scuba diving)

WAYS TO REDUCE YOUR PREMIUMS

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 Sports instead of Sports Plus 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

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 we would pay the rest.

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. 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.

Does it cost more to pay monthly?

No. Unlike some other insurance companies General & Medical do not charge extra, or any form of interest, to pay premiums monthly.



UNDERWRITING OPTIONS

Our 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 will be excluded unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

Moratorium

For Moratorium underwriting, we do not need a medical declaration completed. Instead, we will not cover treatment of any pre-existing condition or any related conditions if there have been symptoms (even if a medical opinion has not been sought), medication, treatment, diagnostic tests or advice relating to that condition or any related condition 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, medication, diagnostic tests, treatment 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.

Medical History Disregarded

Means that any pre-existing medical conditions will be covered providing they fall within the terms and conditions of the policy. Further detail is available on application.



WHAT ISN'T COVERED

Our cover includes limitations and exclusions that vary depending on the cover you choose and the underwriting option that applies to your cover. The limitations and exclusions on our schemes are summarised below. For full details please refer to your policy documents.

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.

Significant Exclusions

a. Drugs, medicines, dressings, prescribed as an out-patient including mobility aids.
b. Alcoholism or drug dependence (licit or illicit).
c. Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.
d. Treatment of congenital defects or conditions which are a natural part of the ageing process.
e. Treatment of chronic conditions.
f. Birth control, conception, sexual problems and gender reassignment.
g. Regular or long term renal dialysis in chronic or end stage renal failure.
h. Any undisclosed pre-existing condition.
i. Psychology, psychotherapy, hypnosis treatments and treatment of Attention Deficit Disorders.
j. 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.
k. Sleep disorders/sleep studies/sleep apnoea.
l. HIV/AIDS and any related condition or test.
m. Organ transplants or replacements.
n. Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.
o. Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.

Emergency Medical Cover Outside The UK General Exclusions

a. Any trip exceeding 60 days duration (There is no limit to the number of trips you make in any 12 month period).
b. Any trip booked or commenced during convalescence following serious injury or illness.
c. Any trip expected to involve hazardous or non-conventional holiday or manual work.
d. Any trip made by Insured Persons under the age of 16, unless accompanied by an adult covered and aged over 18.
e. Any trip to Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (Gaza Strip and West Bank only), Lebanon, Libya, Nigeria, North Korea, Somalia, South Sudan, Sudan, Syria, Tunisia and Yemen.
f. Cover is only available up to a persons 75th birthday.
g. Your chosen policy excess applies for each and every claim.

YOUR QUESTIONS ANSWERED

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact one of our sales advisors. 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.

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 Sports 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.

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.

CONTACT US

If you would like to know more or would like a quote, please contact or write to us:

CALL US
0800 980 4601

EMAIL
sales@generalandmedical.com

WEBSITE
www.sportsinsurance4u.com

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