Insurance Product Information Document

Company: Westfield Health

Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England & Wales company number 303523. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our financial services registration number is 202609

Product: Private Health Insurance Level 1 and Private Health Insurance Level 2

This document provides a summary of cover only, full details of the pre-contractual and contractual information on this product are detailed in the Terms & Conditions in the plan guide.

What is this type of insurance

This product provides insurance for a range of medical and surgical procedures.

What is insured?

This plan has two levels of cover to select from. The plan guide will provide you with more information.

- ✓ Access for you to receive a private treatment package for eligible procedures, up to maximum monetary limits, that will be arranged on your behalf
- ✓ Cover for new medical conditions is available immediately, there is no qualifying period
- ✓ No medical is required before you're accepted for cover
- ✓ If you have NHS treatment for an eligible procedure you will receive a cash benefit. This amount will depend upon the classification for that procedure. The NHS payment is 25% of the private treatment amount
- ✓ On level 1 cover: Cover for over 60 common surgical procedures.
- ✓ On level 2 cover: Cover for a substantial number of surgical and medical procedures requiring: a general anaesthetic; procedures requiring a regional or local anaesthetic in conjunction with an incision involving a surgical knife; endoscopic fibre optic procedures
- ✓ Outpatient cover options (this will affect your premiums) £1000 Outpatient benefit to pay for specialist consultations, diagnostic tests and MRI, CT and PET scans
  There is the option of an excess payment.
  Cover for post-operative physiotherapy to help with recuperation, following your discharge

What is not insured?

- ✗ Pre-existing medical conditions are not covered until you have had no symptoms, treatment or advice for two consecutive years from the date cover commenced
- ✗ You will not be covered if you do not contact us so that we can assess the claims eligibility prior to the procedure being arranged
- ✗ There is a monetary limit available for the provision of a private treatment package according to the surgical procedure required
- ✗ Treatment relating to cancer is excluded, however we will cover surgical procedures when cancer is suspected but not yet confirmed
- ✗ Treatment relating to heart disease is excluded
- ✗ Cover for acute conditions, chronic conditions are excluded
- ✗ Treatment that arises as a result of certain circumstances will not be covered
- ✗ Outpatient events are not covered, unless Outpatient cover option is chosen and paid for

Are there any restrictions on cover?

- ! You must be aged 18 to 79 on your commencement date to be eligible for cover
- ! You must live in the UK, Jersey or Isle of Man for a minimum of 180 days each year
- ! Benefit is restricted to a maximum amount throughout the lifetime of your cover. £100,000 on Level 1, £250,000 on Level 2
- ! You can claim for up to three operations in a 12 month period
- ! There are 1 year benefit period limits on most benefits.
- ! We do not accept professional or sports people for cover on the plan.
- ! Some people may be unsuitable for a private treatment package

Where am I covered?

- ✓ You must be resident in the UK, Jersey or Isle of Man.

What are my obligations?

You must

- Abide by the terms and conditions and ensure any information you provide is complete and accurate
- Pay premiums when they are due
- Submit claims with complete and accurate information and with permission to access medical records
- Update us if any personal or contact information changes

When and how do I pay?

- Premiums are paid monthly.
- Premiums paid by your bank account via direct debit.

When does the cover start and end?

- Cover starts from the date stated on your welcome letter/email, it will be the first of the month, and will renew each year until it is cancelled or you allow it to lapse. A renewal notice will be issued before the end of the annual cover.
- Cover ends when
  - You cancel your cover
  - We cancel your cover
  - We don't receive premiums
  - You don't renew your cover

How do I cancel the contract

- To cancel your policy please contact our Customer Care Team on 0114 250 2000, email us at enquiries@westfieldhealth.com or write to us at our address Westfield Health, PO Box 340, Sheffield S98 1XB
- You have 14 days from the date we accept your application to change your mind. Providing a claim has not been made we will refund your premium. After this point if we receive notice that you wish to cancel before the 15th day in any month we will cancel your monthly contract for that month and refund the premium paid by you for that month. If we receive notice of cancellation on or after the 15th day of the month, then we will not refund your premium for that month but any further premiums will not be payable. Any premium that you have paid, in advance or that is not due following cancellation will be refunded to you. We will not pay a claim for any benefit beyond the date that you have paid up to.