

Private medical insurance

Insurance Product Information Document

This insurance is underwritten by HDI Global Specialty SE, Starr International (Europe) Limited (SIEL) and HCC International Insurance Company plc ('HCCII') trading as Tokio Marine HCC.

Product: Freedom Elite (for individual policies)

This document is a summary of the key features and exclusions of the policy and does not take into consideration your specific demands and needs. The full policy terms and conditions are included in the policy documents.

What is this type of insurance?

Private medical insurance covers the cost of pre-planned, private treatment needed to treat an unexpected acute illness or injury that first arises after the date the policy starts.



What is insured?

Inpatient and day patient treatment

- ✓ Private hospital charges.
- ✓ Specialist fees.
- ✓ Diagnostic tests such as blood tests, x-rays and scans.
- ✓ Treatment of cancer, including radiotherapy and chemotherapy.
- ✓ Accommodation for a parent accompanying a child aged 18 years or under.
- ✓ Cash benefit for each day or night spent in an NHS hospital to receive eligible treatment.

Outpatient treatment under the care of a specialist

- ✓ Surgery.
- ✓ CT, MRI and PET scans.
- ✓ Treatment of cancer, including radiotherapy and chemotherapy.

Additional benefits

- ✓ Pregnancy complications shown in the Guide to Cover.
- ✓ Maternity cash benefit (ten-month waiting period).
- ✓ Dental surgery shown in the Guide to Cover.
- ✓ Home nursing.
- ✓ Private road ambulance.

Optional cover (only available if chosen, an additional premium paid, and shown on the certificate of insurance)

- Consultations with a specialist and diagnostic tests if you take an outpatient treatment cover option.
- Treatment with a physiotherapist if you take an outpatient treatment cover option.
- Treatment with a chiropractor, osteopath, homeopath, acupuncturist or podiatrist if you take the alternative therapies cover option.
- Inpatient, day patient and outpatient mental health treatment if you take the mental health care option.
- Cover for dental, optical and private GP fees if you take the dental, optical and private GP cover option.
- Cover for additional central London hospitals if you take the Plus hospital cover option.



What is not insured?

These are some of the key exclusions in Freedom Elite but it is not a full list of all exclusions which can only be found in the Policyholder's Guide to Cover.

- ✗ Treatment of a medical condition you had, or had symptoms of, before cover starts unless we have agreed to cover that condition.
- ✗ Ongoing, recurrent and long-term medical conditions (known as 'chronic conditions').
- ✗ Accident and emergency admissions.
- ✗ Alcohol and substance abuse and addiction.
- ✗ Allergies.
- ✗ Cosmetic and reconstructive treatment.
- ✗ Congenital abnormalities and birth defects.
- ✗ Dental treatment (unless you buy the optional dental cover).
- ✗ Experimental treatment.
- ✗ Mental health care (unless you buy the optional mental health care cover).
- ✗ Obesity and weight loss surgery.
- ✗ Pregnancy and childbirth (except for complications of pregnancy shown in the Guide to Cover).
- ✗ Screening, monitoring and preventative treatment.



Are there any restrictions on cover?

- ! The maximum age of joining is 70.
- ! Cover is only provided if you are referred by your doctor (GP), so you will need to be registered with a GP to have a policy with us.
- ! Specialist fees will only be covered up to the limits shown in our schedule of procedures available on our website at www.freedomhealthinsurance.co.uk/health-tools/procedures-price-guide/elite-provider-fees
- ! Hospital fees are only covered in full if you use a hospital within your level of cover.
- ! Some benefits have specific limits which will be shown in the policy documents.
- ! If you select an excess, we will deduct this amount from the first valid invoice we receive and from any subsequent valid invoices until the excess is paid.



Where am I covered?

- ✓ Cover is provided for treatment received in the United Kingdom and the Channel Islands.
- ✓ You are not covered for any treatment received outside the United Kingdom and the Channel Islands, including emergency treatment.



What are my obligations?

- You must give us complete and accurate answers to any questions we ask when you arrange your policy and whenever you make a claim. Failure to do so may invalidate your policy and we can refuse to pay a claim.
- You must pay the premium on time otherwise cover will be suspended and we will not pay any claims. If premiums remain unpaid for more than 30 days, we may cancel the policy.
- You must tell us if any of your personal details change, including your address.
- If you need to make a claim, you must contact our claims team to make sure it is covered under the policy.
- You must help us by providing any information we need to administer your policy or assess a claim.
- All claims must be sent to us within six months otherwise we may not accept them.



When and how do I pay?

The premium can be paid in full at the start of the period of insurance by cheque, credit or debit card, direct debit or by bank transfer (details available on request). The premium can also be paid by monthly direct debit.



When does the cover start and end?

The period of insurance will typically be a period of 12 months starting from the commencement date and ending on the cover end date shown on the certificate of insurance as long as the premium has been paid.



How do I cancel the contract?

- You have 14 days from the date you received the policy documents to cancel it and get a full refund of the premium as long as a claim has not already been made. This is called the 'cooling-off period'.
- If you cancel the policy after the cooling-off period has ended, we may refund any premium that has been paid for the rest of that period of insurance if no claim has been made. If a claim has been made, we will cancel the policy but not refund any premium and you must pay the rest of the full annual premium.
- To cancel a policy, you can contact the insurance broker who arranged the policy for you, or you can contact Freedom Health Insurance directly.