

Policy Summary - Halifax Healthcare Cash Plan

1. What is this Keyfacts document?

This is a summary of the policy cover for the Halifax Healthcare Cash Plan. It does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a Cashplan policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person qualifying for optical or dental care or being admitted to hospital as a result of an accident or sickness.

4. What are the significant features and benefits of this policy?

The cover available under the Halifax Healthcare Cash Plan is determined by the plan that is selected.

	Standard	Premier
Optical care - 50% of the fees incurred for eye tests and costs of prescribed glasses or permanent contact lenses, up to the maximum shown (6 month deferral period applies)	£100	£200
Dental care - 50% of the fees incurred for check ups and dental treatment, up to the maximum shown (6 month deferral period applies)	£100	£200
In-patient benefit - payable for each 24 hour period of hospital confinement, up to a maximum of 365 days	£30	£60
Additional in-patient benefit when confined to an intensive care unit - payable for each 24 hour period of hospital confinement, up to a maximum of 365 days	£30	£60
Day patient benefit - payable for each attendance at a hospital on the recommendation of a medical practitioner, up to a maximum of 6 visits in any one policy year	£30	£60

The monthly premiums inclusive of Insurance Premium Tax (currently 5%) are shown below

Standard	18 - 39	40 - 49	50 - 59
Insured only	£10.50	£11.90	£13.40
Insured and partner	£18.10	£20.70	£23.60

Premier	18 - 39	40 - 49	50 - 59
Insured only	£18.50	£21.30	£24.20
Insured and partner	£33.20	£38.50	£44.30

Any eligible children will be included under the Plan at no extra cost.

Eligible children means all your children, stepchildren and legally adopted children who at the time of admission to hospital are over 30 days and under 19 years of age, permanently living with you or your partner and who are single.

To help maintain the value of the cover, both the benefits and premium are increased by 5% of their initial amounts at renewal each year.

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed in full within the Exclusions section of the policy document and have been summarised as follows

- if treatment is for the effects of alcohol
- intentional self-inflicted injury, suicide or attempted suicide
- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where the insured person does not hold a current British or European driving licence to drive such a vehicle
- engaging in motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- mental disease or disorder
- pregnancy or childbirth
- taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- HIV/AIDS
- if a detainee in any prison establishment or if a criminal act has been committed
- if the insured person has reached the age of 60 years on or before the effective date of the policy

Additional exclusions apply with respect to optical care and dental care and these are specified in full within the policy wording. It should be noted however that a six month deferral period applies whereby an insured person must have been covered under the policy and paid the premium for six months before any claim can be made for these benefits.

Existing medical conditions

No benefit will be payable under this policy for a medical condition that has existed during the two years prior to the inception of the policy. Claims can only be made for an existing condition when the insured person has not received treatment, medication or medical advice for that condition for a continuous period of two years following the start of the policy.

Other insurance as specified within the Conditions section of the policy document;

An insured person cannot keep in force or claim benefit under more than one policy principally providing hospital confinement benefits or dental or optical care which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

Reduced benefits as specified within the Benefits section of the policy document;

Benefits are halved at age 65.

Eligible children's benefits as specified within the Benefits section of the policy document;

In respect of eligible children, no benefit will be payable for optical and dental care but 50% of all other benefits will apply. These are specified in full within the policy document.

Age qualification as specified within the Benefits section of the policy document;

Cover ceases at the first renewal date after the insured person reaches the age of 75.

6. What is the duration of the policy?

This insurance policy runs for 12 months from the effective date shown on the Insurance Schedule. Prior to the expiry of the policy, you will be notified whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements.

When renewal terms are issued, you will also have 14 days after the renewal date to consider the cover provided and ensure that it continues to meet your needs.

If you decide not to continue with the policy then you should either write to us or telephone the Customer Services helpline number on 0845 0700 456* (Monday to Friday 9am - 5pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us

...in writing Write to FirstAssist, Claims Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 0700 456* (Monday to Friday 9am - 5pm)

9. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC. The full procedure is explained within the Complaint procedure section of the policy document.

If you wish to register a complaint, please contact us

...in writing Write to FirstAssist, Customer Relations Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 758 5775* (Monday to Friday 9am - 5pm)

...by email Contact customerrelations.plymouth@firstassist.co.uk

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service, whose contact details are Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR

...by phone 0845 080 1800

...by email enquiries@financial-ombudsman.org.uk

...website www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met.

Further information can be obtained from the Financial Services Compensation Scheme by visiting their website www.fscs.org.uk, by contacting them via email on enquiries@fscs.org.uk or by telephone on 020 7892 7300.

* For your protection, calls may be recorded and may be monitored.

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110.

Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462.

Registered office at 1 Minster Court, Mincing Lane, London EC3R 7YH.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.