

# Healthcare Cashplan

## Policy summary

This is a summary of the key facts and main terms and conditions of your Healthcare Plan contained in the Policy Documents which can be requested at any time before or after joining.

**The Insurer and Underwriter** is Bolton & District Hospital Saturday Council (BDHSC) of Ground Floor, Regent House, Folds Point, Folds Road, Bolton, BL1 2RZ which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA registration number is 202043 details of which can be checked on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) or by telephone on 0800 111 6768.

**Type of Insurance** .The product is a Healthcare Cashplan offering cover that provides payment towards or gives you money back for a range of everyday healthcare expenses. There is access to a 24 hour Telephone Helpline providing counselling and other advisory services.

**Main features and benefits** as shown in the Premium and Benefits Tables can be claimed to cover the full amount of the cost up to the maximums shown every twelve months. You may claim for a pre-existing medical condition (one which you already have) for ALL the benefits listed.

**Limitations.** You must be a member of the plan for thirteen weeks before you can make a claim unless transferring your membership from a similar plan issued by another acceptable Insurer or Underwriter. Your plan is renewed on an ongoing monthly basis therefore a full policy document will not be issued at every renewal. BDHSC reserve the right to amend contribution and benefit rates and terms and conditions after giving you notice. The minimum age for joining the plan is 50 and there is no upper age limit for remaining on the plan or increasing your cover level.

**Rights to cancel.** Membership commences upon the payment of your first contribution (premium). You have 14 days from this date in which to cancel your membership and any contributions you have paid will be refunded provided you have not submitted a claim.

**Customer services and collection of premiums** is handled by Protego Group Limited of St Georges House, Greengate Lane, Prestwich, Manchester M25 3HW who may be contacted on 0330 332 7171. Protego Group Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA registration number is 304363 details of which can be checked on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) or by telephone on 0800 111 6768.

**Claims** are handled by BDHSC who may be contacted by telephone on 01204 555 047 or written to at Ground Floor, Regent House, Folds Point, Folds Road, Bolton, BL1 2RZ You should contact them to pre-authorise your claim and where possible they will make direct payment to the medical service provider without the need for you to outlay payment and seek to be reimbursed.

**Complaints** are handled in accordance with the procedure in the Policy Document and if unsatisfied may be referred to the Financial Ombudsman Service. Complaints may be made by letter or by telephone to Protego Group Limited, St Georges House, Greengate Lane, Prestwich, Manchester M25 3HW. Telephone 0330 332 7171

**Compensation** In the event of BDHSC or Protego Group Limited not being able to meet financial obligations you are covered under the Financial Services Compensation Scheme under which 90% of a claim is protected without upper limit.

### **Statement of Demands and Needs.**

This product suits the needs of individuals who require help towards covering the costs of everyday health-care such as dental treatment, eye care, therapy treatments, also consultations with Specialists and more. In deciding whether to purchase you will not have received a personal recommendation as we are only offering you information on this product.