

Individual & Family 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) 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 and there is access to a 24 hour Telephone Helpline providing counselling and other advisory services. The plan also provides payments in the event of accidental death.

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 depending on the selected level of cover. You may claim for specific pre-existing medical conditions that were in existence prior to the policy commencing: Specifically, dental, optical, specialist consultation tests and therapy treatments that relate to a medical condition of which you are already aware, which your GP has included in your medical records. You cannot claim for Hospital Cash payments in respect of a pre-existing medical condition.

Dependant children (up to five per family) are included for cover in their parent's plan without additional cost. The child's claims maximum is half the adult.

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. For all maternity or paternity claims you must have been a member for one year. 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. You must be between the ages of 16 and 69 to join the Individual & Family Plan or to increase your level of cover. There is no maximum age limit for remaining on the plan.

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) 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.