

simplymedicalinsurance

Schools Scheme private health cover

Your group guide and policy document

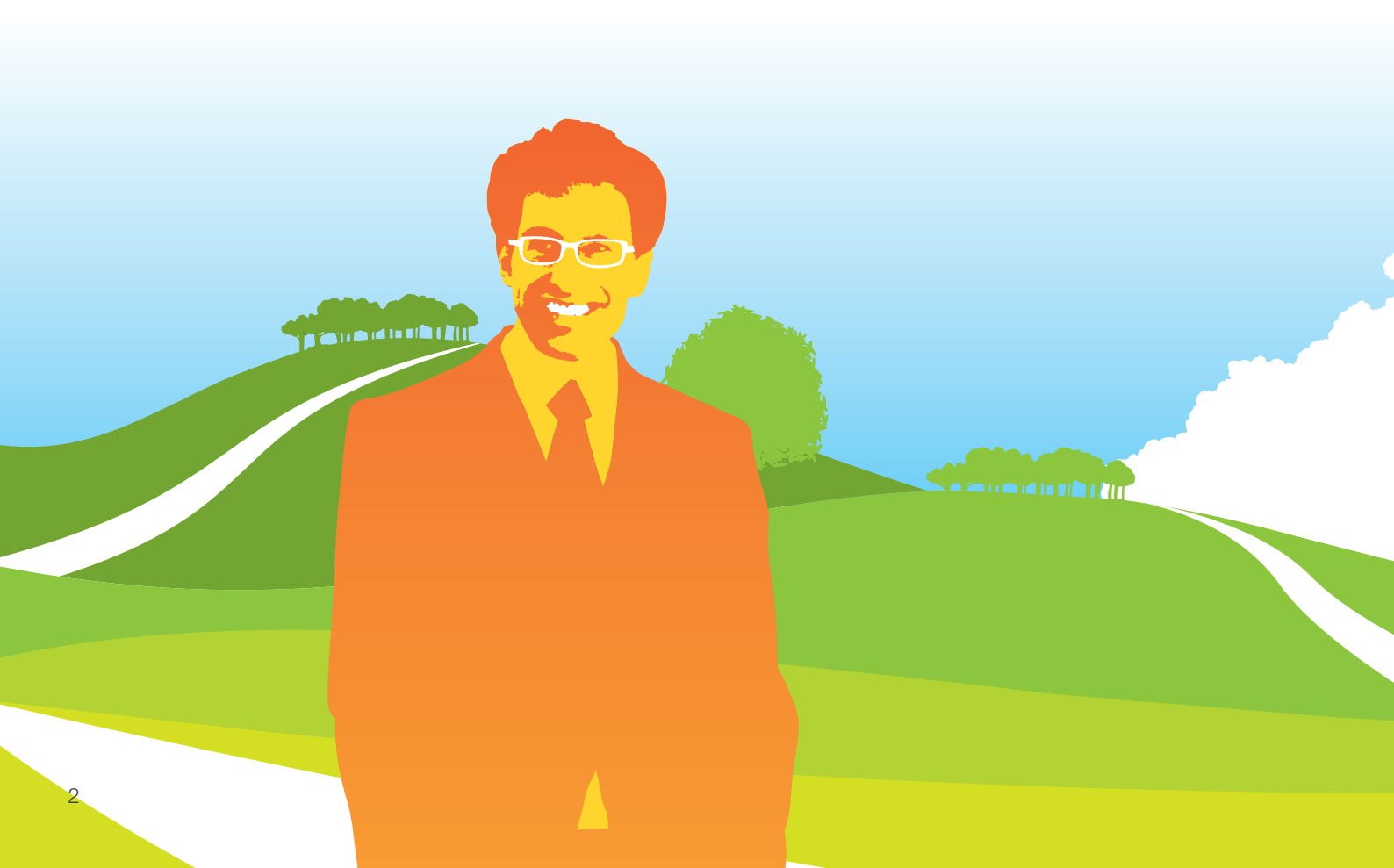


Effective from 1 May 2013

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Contents

- 3 Your guide to Schools Scheme private health cover
- 3 Before joining Simplyhealth
- 3 What is a chronic condition?
- 5 Explaining cover for cancer
- 7 Your Schools Scheme private health cover policy document
- 7 Benefits
- 12 Making a claim is simple. Here's how...
- 13 Your obligations
- 13 Membership
- 13 Fraud
- 14 Cancellation rights
- 14 If you have an accident
- 15 If you have other insurance policies
- 15 Important notes
- 15 How we use information about you
- 16 If you have a complaint
- 16 Definitions
- 17 About Simplyhealth



Your guide to Schools Scheme private health cover

The Schools Scheme private health policy offers an extensive range of cover to pay for diagnosis and treatment of acute conditions - illnesses and injuries that are likely to respond quickly to treatment, leading to your child's full recovery and returning them to the state of health they were in before suffering that episode of ill-health.

Schools Scheme private health does not cover treatment of chronic conditions which need long-term maintenance and do not respond quickly to treatment.

The Schools Scheme policy gives your child access to some of the finest medical facilities. If a GP refers your child for further investigation you can have the reassurance that they will be able to see a consultant quickly, have treatment at a private hospital and if necessary, be covered for physiotherapy to help them recover. Our dedicated team of advisers are here to help and guide you through every step.

Before joining Simplyhealth

Insurance policies provide cover against an unexpected event happening after the start of the policy. For Schools Scheme private health this means cover for the cost of private medical treatment for unforeseen medical conditions arising after the policy starts.

The policy does not cover conditions that your child already has before the policy starts – these are called 'pre-existing conditions'. Conditions that are related to pre-existing conditions are also not usually covered. A related condition is one that is caused by, or could be the cause of, another condition – for example, if your child suffers from high blood pressure, it is unlikely that we would pay for treatment of a heart condition that is related to high blood pressure.

The policy will not cover all medical treatment - please read the policy carefully to see which treatments are covered, and the 'exclusions' section to see what the policy does not cover. If you have any questions, please call us on **0800 980 6248**.

What is a chronic condition?

A chronic condition is a disease, illness or injury that has at least one of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires rehabilitation or for the patient to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

Exclusions that would normally apply to long-term/chronic conditions may not apply to cancer. Please refer to the section on cancer.

If your child has symptoms and your GP refers them to a specialist, we will pay for consultations and diagnostic tests in order to make a diagnosis. If they need treatment, the policy will only pay if the aim of that treatment is to return them to the state of health they were in immediately before suffering the disease, illness or injury, or lead to their full recovery.

What does this mean in practice?

If a condition has any one of the characteristics of a chronic condition, we will not pay for treatment of it. If your child is diagnosed with a chronic condition, we will not pay for further diagnostic tests or treatment for that condition.

What if your child's condition gets worse?

We do not pay for routine treatment of a chronic condition, for example drugs to keep the condition stable or consultations to monitor the condition, but we will pay for treatment for an acute flare-up of a chronic condition if your child needs to be admitted to hospital as an in-patient for treatment which aims to quickly stabilise their chronic condition, and the flare-up was unexpected (for example we will not pay for recurring in-patient admissions which may be a natural consequence of the chronic condition, and which happen on a regular or predictable basis).

Examples of chronic conditions

The people described in these examples are not real but the illnesses described, recommended treatments and the descriptions of how the policy covers chronic conditions are to show you how the policy works in practice to support the health and wellbeing of individual members.

Alan

Alan has been with Simplyhealth for many years. He develops chest pain and is referred by his GP to a specialist. He has a number of investigations and is diagnosed as suffering from a heart condition called angina. Alan is placed on medication to control his symptoms.

We will pay for the consultations with a specialist and diagnostic tests to diagnose Alan's condition.

Schools Scheme private health does not cover follow up consultations for long-term monitoring of Alan's condition, drugs taken as an out-patient or drugs taken home from hospital, so Simplyhealth will not pay for:

- the drugs that Alan takes to control his symptoms, or
- any further consultations to monitor his condition

Two years later, Alan's chest pain recurs more severely and his specialist recommends that he have a heart bypass operation.

We will pay for Alan's consultation with the specialist and for his heart bypass operation. Following his operation Alan will need to have further consultations to check that the operation was a success and to adjust his medication so his condition remains stable for the future. We will pay for consultations and diagnostic tests as an out-patient until Alan's condition has been stabilised.

Deirdre

Deirdre has been with Simplyhealth for two years when she develops symptoms that indicate she may have diabetes. Her GP refers her to a specialist who organises a series of investigations to confirm the diagnosis, and she then starts on oral medication to control the diabetes. After several months of regular consultations and some adjustments made to her medication regime, the specialist confirms the condition is now well controlled and explains he would like to see her every four months to review the condition.

We will pay for the consultations with a specialist and diagnostic tests to diagnose Deirdre's condition. We will also pay for the consultations and diagnostic tests that Deirdre's specialist needs to ensure that the condition is stabilised. Once Deirdre's diabetes has been stabilised, we will not pay for any further consultations to monitor the condition on a long-term basis.

One year later, Deirdre's diabetes becomes unstable and her GP arranges for her to go into hospital for treatment.

Simplyhealth would pay for treatment if:

- Deirdre needed to be admitted to hospital as an in-patient for that treatment
- and
- the treatment aimed to quickly stabilise her condition
- and
- the flare-up was unexpected (for example we would not pay for recurring in-patient admissions which may be a natural consequence of Deirdre's condition, and which happen on a regular or predictable basis)

However, we would not continue to pay benefit for Deirdre's diabetes indefinitely. We would strongly recommend that Deirdre calls us before going into hospital as a private patient so that we can advise her whether or not we will pay for the admission.

Bob

Bob has been with Simplyhealth for three years when he develops hip pain. His GP refers him to an osteopath who treats him every other day for two weeks and then recommends that he return once a month for additional treatment to prevent a recurrence of the original symptoms.

We will pay benefit for Bob's initial two week course of treatment. We will however apply a maximum benefit limit under out-patient services of £500 in any one claiming year for treatment given by an osteopath where the referral has been made by a GP. If a specialist had made the referral this limit would not apply. We will not pay for Bob's additional treatment as this is purely being recommended as a preventative measure, not to cure his hip pain.

Eve

Eve has been with Simplyhealth for five years when she develops breathing difficulties. Her GP refers her to a specialist who arranges a number of tests. These reveal that Eve has asthma. Her specialist puts her on medication and recommends a follow up consultation in three months to see if her condition has improved. At that consultation Eve states that her breathing has been much better, so the specialist suggests she has check-ups every four months.

We will pay for the consultation with the specialist and diagnostic tests to diagnose Eve's condition. Schools Scheme private health does not cover follow up consultations for long-term monitoring of Eve's condition, drugs taken as an out-patient or drugs taken home from hospital, so Simplyhealth will not pay for:

- the drugs that Eve takes to control her symptoms, or
- any further consultations to monitor her condition

Eighteen months later, Eve has a bad asthma attack.

Simplyhealth would pay for treatment (or NHS cash benefit) if:

- Eve needed to be admitted to hospital as an in-patient for that treatment
- and
- the treatment aimed to quickly stabilise her condition
- and
- the flare-up was unexpected (for example we would not pay for recurring in-patient admissions which may be a natural consequence of Eve's condition, and which happen on a regular or predictable basis)

However, we would not continue to pay benefit for Eve's asthma indefinitely. We would strongly recommend that Eve calls us before going into hospital as a private patient so that we can advise her whether or not we will pay for the admission.

Explaining cover for cancer

This table shows the different areas that customers ask about cancer cover, and shows the cover available with Schools Scheme private health. If you have any further questions, call us on **0800 980 6248**.

Are there any limits on the cover that Schools Scheme private health offers?	No. We do not apply any financial limits to Schools Scheme private health cover.
Where will the policy cover my child for treatment?	We will pay for your child to have treatment in a hospital in the Schools Scheme Hospital Directory or if their specialist agrees, at home if you would prefer this.
Will the policy cover my child for diagnostic tests?	<p>We will pay for your child to have consultations and diagnostic tests to monitor the progress of their treatment, whether it involves surgery, radiotherapy or chemotherapy.</p> <p>We will pay for tests to see if a specific treatment is likely to work for your child (for example, a test to see if breast cancer will respond to Herceptin).</p> <p>We will not pay for genetic tests to see how likely your child might be to get cancer, or screening to see if they have cancer.</p>
Will the policy cover my child for surgery?	Yes, and if your child has surgery for breast cancer we will pay for one operation to reconstruct the breast and, if they need it, a further operation to achieve symmetry for their breasts.
Will the policy cover my child for treatment to prevent them getting cancer?	No. We will not pay for any preventative treatment, for example screening or vaccination. We will not pay for surgery to remove healthy tissue, for example if your child has a mastectomy as a result of cancer, we would not pay for the removal of their other breast if it was not affected by cancer.
Which drugs will the policy cover my child for?	<p>With cancer, patients often take a combination of several drugs. Whilst your child is receiving treatment which aims to cure their cancer or achieve a remission (when the cancer cannot be detected but may not be cured), we will pay for all the drugs their specialist prescribes, provided that they are licensed by the European Medicines Agency (EMA) and used for the purpose for which they are licensed. This includes:</p> <ul style="list-style-type: none"> • antibiotics • anti-sickness drugs • steroids • pain killers • drugs to boost your immune system • blood transfusions. <p>We will not pay for treatment with drugs to maintain remission, or to keep the cancer stable (this is sometimes called maintenance), or which is not aimed at curing the cancer or achieving a remission (this is sometimes called palliative treatment).</p>
Will this policy cover my child for radiotherapy?	Yes, we will pay for your child to have treatment in a hospital in the Schools Scheme Hospital Directory.
Will this policy cover my child for palliative treatment?	We do not pay for treatment with drugs which is not aimed at curing your child's cancer or achieving a remission (this is sometimes called palliative treatment). However, in order to relieve acute pain we would pay for surgery or radiotherapy.
Will this policy cover my child for end of life care?	We do not pay for end of life care. However, if your child is admitted to a hospice we will give the hospice £100 for each night that they stay there (up to 91 nights in total)
Will this policy cover my child for monitoring their cancer?	We will pay for consultations and diagnostic tests to monitor your child's condition for five years after the last treatment for cancer that we paid for on this policy.
Are there any other limits on cancer cover with this policy?	<p>We will not pay for any costs related to an admission to hospital that involves a stem cell or bone marrow transplant.</p> <p>We do not pay for clinical research trials, or any treatment that is not widely recognised throughout the NHS as safe and effective for treating the particular cancer that your child has.</p>
Other benefits	<p>Treatment for cancer can mean that patients need a variety of services. If your child's specialist recommends it, we will pay for sessions with:</p> <ul style="list-style-type: none"> • a dietician, to manage their diet following surgery, chemotherapy or radiotherapy • a stoma nurse, to show them how to care for their stoma • a specialist nurse to show your child how to manage lymphoedema

Beverley

Beverley has been with Simplyhealth for five years when she is diagnosed with breast cancer. Following discussion with her specialists she decides to:

- have the tumour removed by surgery. As well as removing the tumour, Beverley's treatment will include a reconstruction operation
- undergo a course of radiotherapy and chemotherapy
- take hormone therapy tablets for several years after the chemotherapy has finished

Will her policy cover this treatment plan, and are there any limits to the cover?

We will pay for the surgery to remove the tumour and also one operation to reconstruct Beverley's breast. If she needed it, we would also arrange and pay for one further operation to improve the symmetry of Beverley's breasts following her reconstruction operation.

We will also pay for Beverley's radiotherapy and chemotherapy treatment. Schools Scheme private health does not cover the hormone therapy tablets because we consider these to be preventative treatment. However, Beverley will be able to get these tablets directly from her GP. We will pay for Beverley to receive follow-up consultations and monitoring for a period of five years once she has finished treatment.

During the course of chemotherapy Beverley suffers from anaemia. Her resistance to infection is also greatly reduced. Her specialist:

- admits her to hospital for a blood transfusion to treat her anaemia
- prescribes a course of injections to boost her immune system

Will her policy cover this treatment plan, and are there any limits to the cover?

Whilst Beverley is receiving chemotherapy (or radiotherapy) that we pay for, we will also pay for treatment prescribed by her specialist that she needs to deal with their side effects. This includes the drugs to boost her immune system and blood transfusions. We would also pay for, for example, antibiotics, anti sickness drugs, steroids and pain killers.

Despite the injections to boost her immune system, Beverley develops an infection and is admitted to hospital for a course of antibiotics.

Will her policy cover this treatment and are there any limits to the cover?

As the infection is as a direct result of Beverley's cancer treatment we will pay for the admission and antibiotic treatment.

Five years after Beverley's treatment finishes the cancer returns. Unfortunately it has spread to other parts of her body. Her specialist has recommended a treatment plan:

- a course of six cycles of chemotherapy aimed at destroying cancer cells to be given over the next six months

- monthly infusions of a drug to help protect the bones against pain and fracture. This infusion is to be given for as long as it is working (hopefully years)
- weekly infusions of a drug to suppress the growth of the cancer. These infusions are to be given for as long as they are working (hopefully years)

Will her policy cover this treatment plan, and are there any limits to the cover?

We will pay for the chemotherapy as this is aimed at curing Beverley's cancer, or at least achieving a remission. Whilst Beverley is having the chemotherapy we will also pay for the monthly bone strengthening infusions and the weekly infusions to suppress the growth of the cancer. However, we will stop paying for these infusions once the cancer has been cured, gone into remission or if it fails to respond to treatment. If Beverley decides not to pay for the infusions herself, a Simplyhealth nurse adviser will work with her specialist and the NHS to make sure that treatment continues smoothly as an NHS patient.

David

David has been with Simplyhealth for seven years when he is diagnosed with cancer. Following discussion with his specialist he decides to undergo a course of high dose chemotherapy, followed by a stem cell (sometimes called a 'bone marrow') transplant.

Will his policy cover this treatment plan, and are there any limits to the cover?

Schools Scheme private health does not pay for a stem cell transplant, or the special course of high dose chemotherapy which leads to the transplant. If David decides not to pay for private treatment himself, a Simplyhealth nurse adviser will work with his specialist and the NHS to make sure that treatment continues smoothly as an NHS patient.

When his treatment is finished, David's specialist tells him that his cancer is in remission. He would like him to have regular check-ups for the next five years to see whether the cancer has returned.

Will his policy cover this treatment plan, and are there any limits to the cover?

We will pay for David's follow up consultations and monitoring for a period of five years from the time that he last had treatment that we paid for. If the only treatment that David had was the stem cell transplant, then the five year time period will start from the date of David's diagnosis.

Eric

Eric would like to be admitted to a hospice for care aimed solely at relieving symptoms. Will his policy cover this, and are there any limits to the cover?

Hospices do not charge for their services, but we will make a donation to the hospice of £100 for each night that Eric is admitted, up to a maximum total of 91 nights each claiming year.

Your Schools Scheme private health cover policy document

Welcome to your Schools Scheme policy document. It tells you exactly what is and isn't covered so you can get the most from the policy.

It sets out what you need to know about the benefits as well as the terms and conditions of the policy. It also gives you information about making changes to your child's membership and how to make a claim. You should read it together with the Membership Certificate. Along with the application and hospital list, these documents form the policy with us.

Certain words used in the policy have a special meaning. These words are highlighted in **bold** and are defined at the back of this document.

How to contact us

If you need to discuss any aspect of your membership, call our freephone number and our friendly and dedicated team will be pleased to help you.

Claims helpline: 0800 980 6248

Our helplines normally operate Monday to Friday from 8am to 6pm, except Bank Holidays. There is an out of hours answer phone.

Your calls may be recorded and monitored for training and quality assurance purposes.

How to claim

You should call our helpline on 0800 980 6248 to check that the policy will cover any tests or treatment that your child needs. If your child has tests or treatment that the policy does not cover, you will be responsible for paying the costs.

Our helpful staff will authorise treatment covered by the policy over the phone. In most cases it's as simple as that – no claim forms and no paperwork to complete. You should also call us if your child needs any further treatment, so you can ensure that they are still covered.

Accuracy of personal information

To help us ensure that your details remain accurate and up to date please tell us of any changes by calling our helpline on 0800 980 6248. Your calls may be recorded and monitored for training and quality assurance purposes.

Benefits

What is Schools Scheme private health cover?

This **policy** is designed to provide cover to diagnose and treat **acute conditions**. These are medical conditions that are likely to respond quickly to **treatment**, leading to **your** child's full recovery and returning them to their previous state of health.

Your health cover benefits explained

The table shows **you** the wide range of benefits included under the Schools Scheme **policy**.

Where **we** have stated 'full cover' this is subject to the terms of the **policy**. **Treatment** expenses must, in **our** opinion, be reasonable and exclusively for the **treatment** of an **acute condition** covered by the **policy**. **We** will not pay for **treatment** of a **chronic condition**.

We may ask for full itemisation of any charges giving rise to a claim. **We** will not pay more than the actual costs that **you** have incurred (except for payment of NHS cash benefit and Hospice benefit).

We pay **specialists'** fees for surgery and anaesthesia based on a fixed fee schedule for the **treatment** that is being provided. **You** can see the **Simplyhealth** fee schedule on www.simplyhealth.co.uk/feeschedule or call **our** helpline. **We** will not pay for fees that are higher than those detailed within **our** fee schedule.

We pay for **diagnostic tests** and **treatment** when:

- a **GP** has referred **your** child to a **specialist** and
- the **specialist** arranges the **diagnostic tests** and **treatment**.

We will clearly state any circumstances where **we** will pay for **diagnostic tests** and **treatment** that a **GP** arranges without making a referral to a **specialist**.

For the assessment of all **in-patient** claims the days of admission and discharge shall count as one day.

For all benefits **we** will only pay for **treatment** that is normally provided under the NHS or approved by the National Institute of Health and Clinical Excellence (NICE).

Benefit	Level of cover for each person	Notes
Out-patient consultations	Full cover	<p>Out-patient consultations with a specialist / surgeon to diagnose a condition or to assess progress of treatment of an acute condition covered by the policy.</p> <p>Routine monitoring of a chronic condition is not covered.</p>
Out-patient services <ul style="list-style-type: none"> • diagnostic tests • physiotherapy • acupuncture • podiatry/chiroprody • chiropractic • osteopathy 	Full cover	There is a combined limit of £500 each claiming year for X-rays, ultrasounds, acupuncture , podiatry / chiroprody, osteopathy and chiropractic where referral is made by a GP . This financial limit does not apply when referral is made by a specialist , or for physiotherapy on GP referral.
CT, MRI and PET scans	Full cover	
Hospital charges for in-patient and day-patient treatment <ul style="list-style-type: none"> • accommodation and nursing (including intensive care) • operating theatre charges • drugs and dressings prescribed for use while an in-patient or day-patient • diagnostic tests • physiotherapy • prostheses, when implanted as an integral part of a surgical procedure 	Full cover	<ul style="list-style-type: none"> • We will pay hospital charges for in-patient and day-patient treatment that your child receives in a hospital which is listed in the Schools Scheme Hospital Directory. • If your child receives in-patient or day-patient treatment in a hospital which is not listed in the Schools Scheme Hospital Directory we will only pay the equivalent cost to what we would have paid if your child had received that treatment at a hospital within the Hospital Directory. This could leave you with a large shortfall that you will have to pay to the hospital. • We will not pay hospital charges for drugs and dressings related to in-patient or day-patient treatment: <ul style="list-style-type: none"> - that your child receives later as an out-patient or - that you take home from the hospital • If we pay for the surgery that means your child needs an external prosthesis, for example a false leg or eye, we will pay up to £5,000 for the prosthesis.
Surgeons' and anaesthetists' fees	Full cover up to the limits in our fee schedule	We pay surgeons' and anaesthetists' fees up to the maximum amounts set out in our fee schedule. You can find the Simplyhealth fee schedule at www.simplyhealth.co.uk/feeschedule or call us on 0800 980 6248.
Specialist physicians' fees for in-patient and day-patient treatment	Full cover up to the limits in our fee schedule	<p>We pay physicians' fees up to the maximum amounts set in our fee schedule.</p> <p>Your child must be under the regular care of a specialist and, in respect of in-patient treatment, we would not normally pay unless the specialist attends your child on at least five days each week.</p> <p>Paid for up to 91 days in any one claiming year.</p>
Treatment for cancer, including radiotherapy and chemotherapy	Full cover	Please refer to 'Cancer treatment – what is covered?'

Benefit	Level of cover for each person	Notes
Dental surgery	Full cover for specific treatment only, in accordance with benefits for hospital charges, and surgeons' and anaesthetists' fees	<p>We will only pay for the surgical removal of:</p> <ul style="list-style-type: none"> • unerupted teeth that are impacted or buried • complicated buried roots • the tip of a tooth's root (apicectomy) <p>which are causing your child pain or causing repeated infections, and</p> <ul style="list-style-type: none"> • a cyst from the jaw bone (enucleation of cyst) • re-implantation of original tooth immediately following trauma <p>We will not pay for dental surgery as a result of an accident. We may ask for a medical report from your child's dentist in order to assess a claim for dental surgery.</p>
NHS cash benefit	£100 for each day or night	<p>If you are admitted free of charge on the NHS for treatment or diagnostic tests that we would have paid for as a private patient, we will give you £100 for:</p> <ul style="list-style-type: none"> • each admission your child has as a day-patient <p>or</p> <ul style="list-style-type: none"> • each night when your child is an in-patient. <p>We will not give you NHS cash benefit for out-patient treatment (for example radiotherapy), or for treatment that we would not pay for as a private patient (for example rehabilitation / convalescence, or an admission for treatment of a pre-existing condition or a chronic condition).</p> <p>We will pay you up to 91 days and nights in combined total each claiming year (the 91 day limit includes a maximum of 28 days for psychiatric treatment).</p>
Parent accommodation charges	Full cover	For one parent staying overnight in hospital while their child receives in-patient treatment . The child must be under 18 and covered by the policy .
Private ambulance	Full cover	<p>Paid when your child needs a road ambulance if they have been admitted to a hospital as an in-patient or day-patient for treatment covered by the policy and:</p> <ul style="list-style-type: none"> • it is medically necessary for them to travel to another hospital for diagnostic tests or treatment <p>and</p> <ul style="list-style-type: none"> • their specialist says they are not fit to travel by any other form of transport.
Home nursing	Full cover	Paid for the full-time services of registered nurses , on a resident or daily basis, following an in-patient stay, when prescribed by a specialist solely for medical reasons.
Hospice donation	£100 each night	A payment to the hospice, up to 91 nights in any one claiming year .

What is not covered by your Schools Scheme policy

- Any exclusions specific to **your** child's cover as shown on the **membership certificate**
- **Treatment** not normally provided under the NHS or not approved by the National Institute of Health and Clinical Excellence (NICE)
- **Pre-existing conditions** – which have not been disclosed to **us** and accepted by **us** for benefit
- **Surgeons'**, anaesthetists and physicians' fees which exceed those listed within the **Simplyhealth** fee schedule
- **Treatment** received outside the UK
- Repatriation or transfer – from an off-shore location, for example a ship or oil rig. Repatriation to the UK from a hospital abroad
- Dental **treatment** which has not been carried out in a **hospital** by an oral and maxillofacial **surgeon** and is not specifically listed in the benefit table
- **Chronic conditions** – refer to the section "Chronic conditions"
- Drugs and dressings taken home from **hospital** or medical, surgical or dental appliances, for example hearing aids, glasses and contact lenses, braces or walking aids such as crutches or frames. This exclusion does not apply to a prosthesis, for example a knee or hip replacement, or an electronic device such as a pacemaker. However, even if **we** pay for an electronic device, **we** will not pay for the replacement of:
 - consumables, for example batteries or leads or
 - the device itself.
- Cosmetic **treatment** or surgery
- **Treatment** needed as a result of alcoholism, alcohol abuse, drug abuse, solvent abuse or addictive conditions or any associated condition (for example hepatitis, cirrhosis, oesophageal varices or psychiatric conditions)
- **Treatment** related to developmental problems, learning difficulties or delayed speech disorders, for example, dyslexia or attention deficit hyperactivity disorder (ADHD)
- HIV infection, AIDS or any associated condition
- Preventative **treatment** or **diagnostic tests** - for example sight testing, vaccination, inoculation, routine medical or dental examinations and monitoring of a condition
- Genetic testing
- **Treatment** of low fertility or infertility, or pregnancy, or childbirth resulting from such **treatment**
- Pregnancy, termination of pregnancy, childbirth or any medical conditions relating to pregnancy or childbirth
- Dialysis – regular or long-term renal dialysis
- Transplantation operations or procedures – for example autologous plasmapheresis, transplant of bone marrow or stem cells, organ transplant, autologous blood transfusion or similar procedures
- Removal of non-diseased tissue, for example breast reduction
- Self-inflicted non-accidental conditions
- **Treatment** needed as a result of a **dangerous sport**
- **Hospital** charges:
 - for rehabilitation or convalescence
 - if **your** child has been admitted because they are unable to care for themselves, for example wash and dress, or go to the toilet without help
 - if the **hospital** has become their permanent home even if the **policy** covered their admission when they were first admitted.
- **GPs'** or dentists' fees
- Unlicensed drugs – or the use of drugs outside the scope of the licence issued by the European Medicines Agency (EMA) or the National Institute of Health and Clinical Excellence (NICE)
- **Treatment** for injuries or illness arising out of war, invasion, act of foreign enemy, nuclear or chemical contamination, hostilities (whether war is declared or not), civil war, riot, civil commotion, rebellion, revolution, insurrection or military or usurped power

Cancer treatment – what is covered?

Cancer as a condition does not fit easily into the acute and chronic definitions used to categorise other illnesses. **We** want **you** to have a clear understanding of what is covered and what is not covered for **cancer treatment** under this **policy**.

If **your** child ever needs **treatment** for **cancer**, **you** will have the personal support of a **Simplyhealth nurse** adviser. **We** will authorise **your** child's claims, guide **you** through their **treatment** programme and explain what **treatment** is covered under the **policy**.

The **nurse** adviser will be there to support **your** child's care whether this is given privately or through the NHS. Remember, **we** are always here to help.



We will pay for:

- surgery - **we** will pay **hospital** charges, and **specialists'** fees up to the limits in **our** fee schedule
- breast reconstruction within five years of an operation to remove a breast (mastectomy):
 - one operation to reconstruct that breast and
 - one further operation to improve symmetry of their breasts.

We will not pay for further cosmetic operations to a reconstructed breast

- radiotherapy in a **hospital** in the Schools Scheme Hospital Directory
- **chemotherapy** which aims to cure **cancer** or induce a remission. **We** will not pay for **chemotherapy**:
 - whilst in remission
 - or
 - to keep the **cancer** stable (this is sometimes called maintenance, or palliative, **treatment**)

Whilst receiving **chemotherapy** or radiotherapy that **we** pay for, **we** will also pay for **treatment** prescribed by **your** child's **specialist** that they need to deal with any side effects, for example:

- antibiotics
- anti sickness drugs
- steroids
- pain killers
- drugs to boost the immune system
- blood transfusions
- **treatment** for **cancer** can mean that **your** child needs a variety of services. If their **specialist** recommends it, **we** will pay for sessions with:
 - a dietician, to stabilise their diet following surgery, **chemotherapy** or radiotherapy
 - a stoma **nurse**, to show **you** how to care for **your** child's stoma
 - a **specialist nurse** to show **you** how to manage lymphoedema
- **we** will pay for consultations and tests to monitor **your** child's condition for five years after the last **treatment** for **cancer** that **we** paid for on this **policy**

- NHS cash benefit. **We** will pay £100 NHS cash benefit for:
 - each admission as a **day-patient**
 - or
 - each night receiving **treatment** as an **in-patient**

free of charge on the NHS if **we** would have paid for the **treatment** as a private patient up to 91 days and nights in combined total each **claiming year**.

We do not pay NHS cash benefit for an admission for **treatment** that **we** would not pay for as a private patient (for example **chemotherapy** whilst **your** child is in remission) because **we** would not have paid for this as a private patient under the **policy**

- **we** will make a donation to a registered hospice for each night that **you** are admitted, up to 91 nights each **claiming year**

We will not pay for:

- drugs that are still under trial or not licensed by the European Medicines Agency (EMA), trials of combination drug **treatment** or combination drug **treatment** that is not widely recognised within the NHS
- maintenance or long-term **treatments** where **your** child's condition is stable, remains in remission, or remission cannot be achieved. At this time **your** **Simplyhealth** nurse adviser can help with the smooth transition of care into the NHS. **We** will continue to support **you** during this transition period

For an explanation of cancer cover please refer to the Guide to Schools Scheme at the beginning of this document.

Chronic conditions

The aim of any **treatment** that **we** pay for must be to return **your** child to the state of health they were in immediately before suffering the disease, illness or injury, or lead a full recovery.

It is not always clear that **your** child has a **chronic condition** when they visit their **GP**. This is why **we** will pay for referral to a **specialist** and any **diagnostic tests** and consultations to make a diagnosis.

If the condition has or acquires one or more of the characteristics of a **chronic condition**, **we** will not pay any benefit for this condition unless agreed by **us** in advance of the **treatment**. Even if **we** have paid for previous **treatment**, it does not mean that **we** will continue to cover that condition if **we** think it has become chronic. If **your** child's diagnosis is for a **chronic condition**, **we** will confirm to **you** that **we** will not pay for further consultations, tests or **treatment**.

What if your chronic condition gets worse?

We do not pay for on-going **treatment**, consultations or **diagnostic tests** to maintain a **chronic condition** in a stable state. However, **we** will pay for **treatment** (or NHS cash benefit) for an acute flare-up of a **chronic condition** if:

- **your** child needs to be admitted to **hospital** as an **in-patient** for that **treatment**
- and
- the **treatment** aims to quickly stabilise their **chronic condition**
- and
- the flare-up was unexpected (for example **we** will not pay for recurring **in-patient** admissions which may be a natural consequence of the **chronic condition**, and which happen on a regular or predictable basis).

If **your** child has an acute flare-up of a **chronic condition**, please call **us** on 0800 980 6248 for pre-authorisation of **treatment**. **We** would not pay benefit for an acute flare-up of a **chronic condition** unless **we** have pre-authorised the cost of **treatment**.

Making a claim is simple. Here's how...

Simplyhealth is here to help. **We** know that, at times of ill-health, a friendly and efficient claims service is very important to **you**. **We** want to simplify the paperwork and make claiming as easy as possible.

If **you** want to make a claim please call **us** on 0800 980 6248 before arranging any private **treatment**. **We** can give **you** guidance on exactly what **your** child is covered for, checking whether the costs of their **treatment** are within **our** fee schedule and that the **hospital** **you** plan to use is in the Schools Scheme Hospital Directory – offering **you** peace of mind at a worrying time. **We** can also highlight any costs **you** may be liable for, helping **you** make an informed decision about **your** child's **treatment**.

If **you** prefer, for no extra charge, **we** can also arrange **diagnostic tests**, medical **treatment** and **hospital** accommodation on **your** behalf. **We** look after the small details that can make such a big difference, authorising and arranging **your** child's **treatment** at a time to suit **you** (subject to availability) and then settling accounts directly with the **specialist** and **hospital**.

Making a claim

If a **GP** needs to refer **your** child to a **specialist**, claiming under the Schools Scheme **policy** is straightforward. In order to claim **you** need to follow the claims procedure:

You should call **our** helpline on 0800 980 6248.



In most cases there are no claim forms and no paperwork to complete - **our** helpful staff will authorise **treatment** that the **policy** covers over the phone. However, if **we** need more medical information **we** may ask **you** to complete a claim form. **We** will confirm the **treatment** that **we** have authorised, by phone or letter.



Once **your** child has had their consultation, please call the helpline to either discuss further **treatment** or to let **us** know if their **treatment** has finished.



We pay invoices directly and promptly to the **treatment** providers, and we'll send **you** details of any payments **we** make. If **you** are given an invoice but are not asked for immediate payment, just send it to **us**, along with **your** membership details, and **we** will settle the account.

If **you** are asked to pay for **your** child's **treatment** immediately, please send **us** the receipted invoice, along with **your** membership details, and **we** will refund **you** directly. **We** will confirm to **you** in writing the payments that **we** have made.

What do I do in an emergency?

If **your** child needs emergency **treatment**, please go to **your** nearest NHS emergency department.

If they have received emergency **treatment** in an NHS **hospital** and then need further non urgent **treatment**, they may be eligible to be transferred to a private **hospital**. Please call **our** helpline to check whether their transfer and **treatment** is covered.

Second opinions

If **your** child has had a consultation covered by the **policy** and **you** and their **GP** are unhappy with the outcome, **we** will pay for a second opinion where there are medical grounds to support this. Just call **us** and follow the steps for making a claim.

Claiming for further treatment

You should call **us** if **your** child needs further **treatment**. **We** will confirm whether this **treatment** is covered by the **policy**, ensuring that **you** know exactly what is covered by the **policy**.

If they need a series of medical **treatments** over a long period of time, **we'll** provide **you** with a personal contact who can help **you** every step of the way.

Claims – important notes

- **We** do not cover fees charged for providing supporting information to assess **your** claim, such as fees charged for completing a claim form or producing a medical report. These fees are **your** responsibility.
- Only **Simplyhealth** can confirm the acceptance of any claim. No one else has any power or authority to confirm acceptance or change any of the **policy** rules on **our** behalf. Please call **our** helpline on 0800 980 6248 to confirm if cover is available.
- Authorisation is valid for three months from the date given to **you** for **your** child's first appointment. If the original appointment is cancelled for any reason and is not rearranged within three months of the original authorisation date, the authorisation will lapse. **We** strongly recommend that **you** call **us** for new authorisation before having further **treatment** or tests.
- **We** will not be responsible for any charges made for an appointment that **you** do not attend. Any charges, including the costs that would have been incurred for diagnostic procedures, must be met by **you** where **you** do not give the appropriate notice.
- **We** will only pay for **treatment** if **we** have received premiums for the period of time during which **your** child had the **treatment**. If **we** have authorised the **treatment** but **your** child is no longer covered by the **policy**, **we** will not pay for that **treatment**. It is **your** responsibility to check with **us** that **we** will still pay for the **treatment**, particularly if **we** have authorised a staged **treatment** plan over a period of time.

Using a hospital not in the Schools Scheme Hospital Directory

If **you** choose to go to a **hospital** that is not in the not in the Hospital Directory **we** will only pay the equivalent cost to what **we** would have paid if **your** child had received that **treatment** at a **hospital** in the Hospital Directory. This could leave **you** with a large shortfall that **you** will have to pay to the **hospital**. **We** strongly recommend that **your** child has **treatment** in a **hospital** included in the Hospital Directory so **you** avoid additional costs. If **you** are in any doubt, or would like to discuss **your** options, call **our** helpline on 0800 980 6248.

Your obligations

- **We** strongly recommend that **you** follow the steps set out under 'Making a claim' and seek authorisation of **your** claim from **Simplyhealth** before arranging any private **treatment**. If **your** child has received **treatment** that the **policy** does not cover, **we** will not pay **your** claim and **you** will then be responsible for paying any expenses for that **treatment**.
- Authorisation is only valid for three months. If **treatment** is not started within three months of authorisation **you** should call **us** for new authorisation before proceeding with **treatment**, otherwise **you** may be responsible for the cost of that **treatment**.
- **You** are responsible for any charges made for an appointment that **your** child does not attend.
- **We** strongly recommend using a **hospital** which is classified in **our** Hospital Directory. If **you** do not, **we** will only pay the equivalent cost to what **we** would have paid if **treatment** had been received at a **hospital** in the Schools Scheme Hospital Directory. This could leave **you** with a large shortfall that **you** will have to pay to the **hospital**.
- **You** will be responsible for any **treatment** costs that would normally be payable under the **policy** in the event that **we** have not received premiums for the period when **your** child had the **treatment**.
- If **you** receive invoices for **treatment** that **you** wish to claim for, **you** should send them to **us** as soon as **you** receive them.
- **You** must tell **Simplyhealth** if **you** have a personal injury claim against another party as a result of an accident, or if **you** have insurance with another insurance company or provident association that covers **your** child for any of the same benefits under this **policy**.
- **You** should follow specific medical advice - for example taking prescribed medication or resting after surgery. If **you** do not follow specific medical advice and suffer ill health as a direct result, **we** will not pay for any **treatment** which **your** child needs because **you** didn't follow that advice.

Membership

Your Schools Scheme cover is part of a group policy and is renewable annually at the option of the school. Benefits may be adjusted from time to time. However any changes will only apply to the **policy** from the school's next annual **renewal date**.

Including family members within the policy

You can add new children to the **policy** at any time simply by completing an application form and returning it to **us** via **your group secretary**. When **we** receive the application **we** will confirm individual terms of acceptance and inclusion within the **policy**.

If **you** would like to add children to the **policy** please contact **our** membership helpline.

Leaving your group

If **your** child leaves the group **policy**, due to leaving the school, **you** can apply for personal membership of **Simplyhealth**. For full details of the options available, leavers can call **our** sales helpline on 0800 072 6713.

If the **group secretary** cancels **your** child's membership, **we** will not pay any claims for **treatment** from the date that **we** accept that cancellation (even if **we** had already authorised that **treatment**).

Fraud

The contract between **you** and **us** is based on mutual trust. To protect **our** members, **we** have rigorous anti-fraud measures. These include:

- investigating claims through the use of private investigators
- passing details of suspected fraudulent claims to the police or the Crown Prosecution Service for them to investigate and prosecute through the criminal courts
- working with the NHS Counter-Fraud team, Health Professionals' Trade Associations, other insurance companies and other agencies with an interest in controlling fraud of this nature

Fraud is a criminal offence that can result in a large fine or even a prison sentence. When **we** find examples of fraud, **we** will always seek to prosecute offenders. If a **member** acts fraudulently, **we** will always seek to recover the costs of all fraudulent claims plus interest and **our** own legal costs.

If **we** reasonably suspect that **you** have submitted a fraudulent claim, **we** are unlikely to pay any claims and **we** may suspend **your** membership. **We** may cancel all **your** insurance policies with **us** and with any other company within the **Simplyhealth** Group. To avoid doubt, the following list contains examples of practices **we** would class as fraudulent:

- deliberately giving **us** false information about **you**, a person on the **policy** or a claim on the **policy**

- making any claim under the **policy** where **you** know the claim is false, or is exaggerated in any respect
- making a statement in support of a claim where **you** know the statement is false in any respect
- sending **us** a document in support of a claim where **you** know the document is forged, false or otherwise misleading in any respect
- making claims under more than one insurance **policy** in order to receive a sum greater than the cost of **treatment**

Cancellation rights

Can I cancel my policy?

You can cancel the **policy** for any reason up to 14 days from either:

- the day **you** receive **your** new policy documents (including the **membership certificate**) or the day on which **we** receive payment of premiums (whichever happens later)
- or
- the **renewal date**.

If **you** choose to cancel the **policy** within the 14 day period, **you** will have to reimburse **us** in full for any claims **we** have paid for **treatment** received since the cover commencement date, which is stated on **your membership certificate**. This is payable within 30 days of the date **you** tell **us** that **you** wish to cancel.

We will refund any premiums received for **your** new **policy** within 30 days of receiving **your** notification of cancellation.

We will deduct from this the total of any relevant claims **we** have paid that have not already been repaid to **us** in full.

If **you** do not tell **us** that **you** wish to cancel the **policy** within 14 days, the **policy** will start on the cover commencement date specified in **your membership certificate**.

How do I cancel my policy?

If **you** would like to cancel the **policy**, **you** must tell **us** in writing. **You** can do this by email at: pmembershipservices@simplyhealth.co.uk, fax on: 0117 929 5539 or write to: Membership Services, Simplyhealth, Simplyhealth House, Redland Hill, Redland, Bristol BS6 6SH.

Our right to cancel the policy

We can cancel the **policy** or amend the terms if:

- the premium (or any part of it) due is more than 30 days in arrears
- the **group secretary** cancels the group **policy**
- **we** no longer offer the Schools Scheme product or any part of it, in which case **we** will offer **you** alternative arrangements for cover
- a resolution is passed or an order made for the winding up of **Simplyhealth**
- **you** knowingly claim benefits which are not covered

- **you**, or the **group secretary**, mislead **us** by misstatement or concealment
- **you**, or the **group secretary**, attempt to obtain an unreasonable financial advantage to **our** detriment
- **you**, or the **group secretary**, do not act in good faith
- the school has not paid the premiums required, goes out of business, or into administration or liquidation. In these situations the **policy** cover will end immediately.

To protect **our** staff, **we** ask that **you** treat **us** in the way **you** wish to be treated. If **you** are abusive during **our** contact with **you**, **we** will terminate the contact. If **you** continue to be abusive, **we** reserve the right to cancel the **policy**, and all policies **you** hold with **Simplyhealth**.

If you have an accident

If **you** use this **policy** to make a claim for **treatment** because someone else was at fault (for example **your** child has been involved in a car accident), **we** have a legal right to recover any medical expenses that **we** have paid (the other person is described as a 'third party').

When **you** make a claim under this **policy** **you** have an obligation to tell **us** if **you** could have a claim against a third party. If **you** decide to instruct a legal representative, **we** will need their details because **we** will need to discuss the claim with them. Once **you** have told **us** about the claim, **you**, or **your** legal representative, must keep **us** informed of the claim's progress.

You must:

- tell **your** legal representative immediately that **your** child is insured by **Simplyhealth** for medical expenses
- include all the medical expenses which **you** have claimed, or will claim, from **us** under this **policy** in the personal injury claim
- ask **your** legal representative to help **us**. **You** must ensure **we** can contact **your** legal representative and obtain copies of any correspondence, reports or documents concerning the claim. **We** will pay reasonable photocopying charges for anything **we** request
- not do anything which prejudices the recovery of medical costs that **we** have paid
- not agree any final settlement of the claim or waive **our** right to recover expenses paid out for medical **treatment** unless **you** or **your** legal representative have discussed this with **us** first and obtained **our** approval
- ask **your** legal representative to repay any medical expenses directly to **us** from any settlement of the claim

Important: **Simplyhealth** cannot fund a personal injury claim. **You** must pay the costs of making a personal injury claim yourself. If **you** decide not to bring a claim against the third party then **you** must give **us** reasonable cooperation and assistance to enable **us** to bring a claim in **your** or **your** child's name. **We** will be responsible for the legal costs arising out of any claim **we** bring in **your** child's name.

If you have other insurance policies

If **you**:

- have other insurance that covers **your** child for any of the same benefits under this **policy** (for example travel insurance, or medical insurance from **your** partner's employer)

and

- **you** make a claim on this **policy**

we will have the right to seek a proportion of any costs from the other insurer.

When **you** make a claim **you** must tell **us** if **you** have other insurance which could cover **your** child's **treatment** costs and give **us** the other insurer's contact and **policy** details.

Important notes

Any correspondence will be sent to the address given in **your** application form unless **you** have told **us** of a change of address.

The terms and conditions of Schools Scheme private health cover:

- shall not confer rights upon any third party and any third party rights are specifically excluded
- may be changed without reference to and without the consent of any third party

No verbal communication can override or vary the written terms and conditions of Schools Scheme private health cover unless **we** confirm this in writing.

This **policy** is governed by the laws of England and Wales. Any disputes arising in connection with the **policy** which are not resolved through **our** complaints process can only be dealt with by the courts of England and Wales unless **you** and **we** agree to a different method to resolve the dispute.

How we use information about you

The main purpose for which we hold and use personal data is to enable us to provide insurance services to you in relation to this policy. Other purposes which we use personal data for are to identify, analyse and calculate insurance risks, to improve our services to you and our other customers, to comply with legal obligations which we are subject to, to protect our interests and for fraud detection and prevention.

We may receive and share personal data with persons appointed by you or who provide a service to you and your child, for example a GP and other healthcare providers.

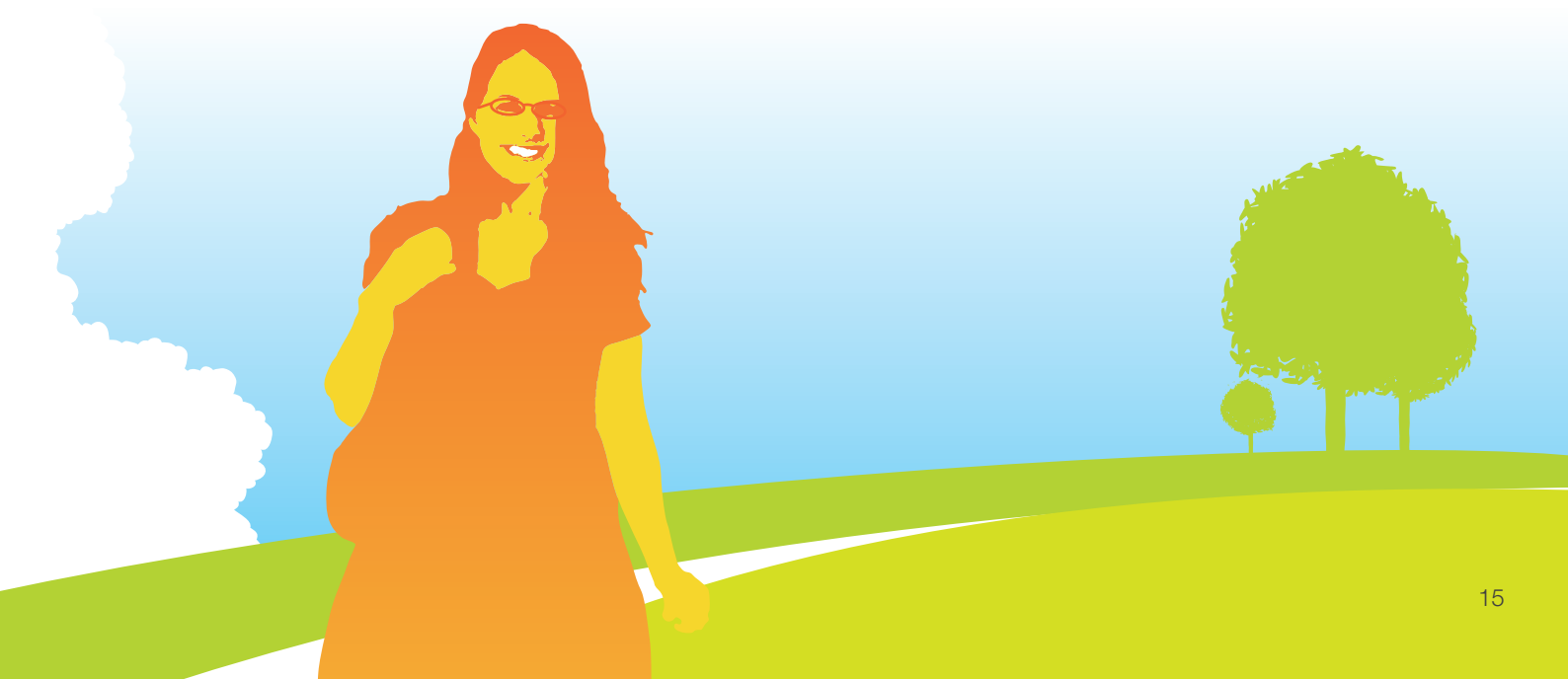
We may provide your and your child's personal data to persons appointed by your group / employer to enable them to obtain quotes for the provision of insurance or other healthcare arrangements for the period after this policy comes to an end. We may also provide your and your child's personal data to new insurers or plan administrators who are appointed by your group / employer to provide healthcare insurance or other healthcare arrangements for the period after this policy comes to an end.

We may provide personal data to persons who provide services to us, including companies operating outside of the United Kingdom and to persons engaged in fraud prevention.

We operate strict procedures to ensure that personal data is kept secure.

You have the right to see personal data which is held by us. There may be a charge if you want to do this.

If you have any questions or concerns about the personal data we hold and how we use it please call our helpline on 0800 980 6248. Your calls may be recorded and monitored for training and quality assurance purposes. Alternatively, please write to: The Data Protection Officer, Simplyhealth, Hambleden House, Waterloo Court, Andover, Hampshire, SP10 1LQ.



If you have a complaint

We aim to provide you with the very highest levels of customer service and care at all times.

To maintain this service standard, we have a procedure you can use to raise any concern, complaint or recommendation you have by contacting Customer Services on 0800 980 6248 or writing to Simplyhealth Customer Services, at our registered office address of Simplyhealth, Simplyhealth House, Redland Hill, Redland, Bristol BS6 6SH. We will investigate any complaint and issue a final response.

If you are not satisfied with our response, or we have not replied within eight weeks, you have the right to refer your complaint to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 023 4567.

The Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect any legal rights that you may have.

We will send you full details of our complaints procedure if you ask us for them.

You are protected by the Financial Services Compensation Scheme

You are protected by the Financial Services Compensation Scheme (FSCS) – in the unlikely event that we go out of business or into liquidation the FSCS protects you. Should this happen, the scheme will pay any valid outstanding claims you have at the appropriate level applicable to the scheme at the time of the claim. For more details on the scheme please visit www.fscs.org.uk or contact the FSCS direct on 0800 678 1100 or 020 7741 4100.

Definitions

Certain words and phrases sometimes occur with special meanings. Where those special meanings apply the words and phrases are highlighted in **bold**. The special meanings of those words and phrases are defined in this section.

Acupuncture

Treatment given by a practitioner who is qualified and registered with an approved professional organisation recognised by **us** in the appropriate field.

Acute condition

A disease, illness or injury that is likely to respond quickly to **treatment**, which aims to return **your** child to the state of health they were in immediately before suffering the disease, illness or injury, or which leads to their full recovery.

Cancer

A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

Chemotherapy

Drugs that are used to treat **cancer**. These include:

- drugs used to destroy **cancer** cells or prevent tumours from growing (these could be cytotoxic drugs, targeted or biological therapy drugs)
- drugs used to strengthen bones (these are called bisphosphonates)

Chronic condition

A disease, illness, or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires **your** child's rehabilitation or for them to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back

Claiming year

The 12 month period running from the date the contract of insurance between **your** group / school and **Simplyhealth** first started, or subsequent **renewal date**.

Day-patient

A patient who is admitted to **hospital** or day-patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.

Dependant

- children up to the annual **renewal date** following their 18th birthday. Children must be **yours** (or **your** husband's, wife's, civil partner's or unmarried partner's) and not married or in a civil partnership themselves.

Diagnostic tests

Investigations, such as X-rays or blood tests, to find or to help to find the cause of **your** child's symptoms.

Dangerous sports

For the purposes of this **policy**, dangerous sports are:

- ballooning, hang gliding, parachuting or bungee jumping, flying (except where a fee paying passenger)
- motor racing
- scuba diving or free diving
- potholing, rock climbing or mountaineering where ropes or guides should be used
- any form of martial art
- off piste skiing or snowboarding

General Practitioner (GP)

A doctor who is on the GP register (a register of doctors who are able to work in general practice in the health service in the UK) of the General Medical Council and who has a current licence to practise.

Group secretary

The person responsible for taking out the group policy with **Simplyhealth**.

Home nursing

The full time services of a **nurse**, on a resident or daily basis, following an **in-patient** stay, when prescribed by a **specialist** solely for medical reasons.

Hospital

Any hospital in the current Hospital Directory.

In-patient

A patient who is admitted to **hospital** and who occupies a bed overnight or longer, for medical reasons.

Member

The individual nominated by the **group secretary** and accepted by **Simplyhealth** as a member. This includes each nominated **dependant** who is covered by the **policy**.

Nurse

A qualified nurse who is on the register of the Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.

Out-patient

A patient who attends a **hospital**, consulting room or out-patient clinic and is not admitted as a **day-patient** or **in-patient**.

Policy

Your child's cover within the contract of insurance between the group / school and **Simplyhealth**. This policy document, the membership certificate, application form and Directory of Hospitals together form the policy terms and conditions.

Pre-existing condition

Any disease, illness or injury for which:

- **your** child has received medication, advice or **treatment**; or
- **your** child has experienced symptoms;

whether the condition has been diagnosed or not in the five years before the start of their cover.

Renewal date

The date the contract of insurance between the group/ school and **Simplyhealth** is due for renewal each year.

Simplyhealth

A trading name of Simplyhealth Access.

Specialist / consultant / surgeon

A doctor who holds or has held an NHS consultant post, is on the Specialist Register held by the General Medical Council and has a current licence to practise.

Treatment

Surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

We / our / us

Simplyhealth

You / your

The person with parental responsibility for a child covered by this **policy**.

About Simplyhealth

Simplyhealth is a trading name of Simplyhealth Access which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 202183. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website <http://www.fsa.gov.uk/register/home>. do or by contacting the Financial Conduct Authority on 0800 111 6768.

Simplyhealth, Simplyhealth House, Redland Hill, Redland, Bristol BS6 6SH.

Email: pmicustomerservice@simplyhealth.co.uk

View our website: www.simplyhealth.co.uk

Your calls may be recorded and monitored for training and quality assurance purposes.



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Simplyhealth, Simplyhealth House, Redland Hill, Redland, Bristol BS6 6SH

Simplyhealth is a trading name of Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Simplyhealth Access is registered and incorporated in England and Wales, registered no. 183035. Registered office, Hambleden House, Waterloo Court, Andover, Hampshire, SP10 1LQ. Your calls may be recorded and monitored for training and quality assurance purposes.