

Freedom Health Insurance
YOUR CHOICE POLICY SUMMARY



This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance Policy terms, conditions and exclusions which are contained in the insurance Policy itself. You should refer to your own Policy Document, your Certificate of Insurance and any endorsements for full details of your cover.

This policy is underwritten by Advent Insurance PCC Limited – Freedom Health Cell and administered by Freedom Health Insurance.

Advent Insurance PCC Limited (C52394) is a Protected Cell Company authorised and regulated by the Malta Financial Services Authority to provide general insurance. This can be checked on the MFSA website www.mfsa.com.mt.

Type of Insurance: Private Medical Insurance

Period of Insurance: The policy will last for one year and will be renewable on an annual basis.

Significant features and benefits

The Policy provides cover for treatment of an acute medical condition including:

In-Patient & Day-Patient Treatment

Accommodation Charges • Drugs and Dressings • Theatre Charges • Specialists' Fees • Diagnostic Tests • Oncology, including Radiotherapy and Chemotherapy • MRI and CT scans

Out-Patient Treatment (Optional)

Specialist Consultation and Treatment Fees • X-rays, Pathology, Diagnostic Tests and Procedures • Physiotherapy • MRI, CT Scans, Radiotherapy and Chemotherapy

With Diamond Plus the out-patient cover is mandatory, you can also choose to include the following options:

Alternative Therapies (Optional with Diamond Plus only)

GP or Specialist referred to a registered Physiotherapist, Osteopath, Chiropractor, Acupuncturist, Homeopath, Chiropodist/Podiatrist

Psychiatric Care (Optional with Diamond Plus only)

In-Patient Treatment in published Hospital Schedule • Out-Patient Treatment

Rehabilitation Benefits (Optional with Diamond Plus only)

Home Nursing • Recuperative Care • Specialist second opinions

Full details of the benefits are shown in the Policy Document.

Significant exclusions or limitations

This policy provides payment for treatment of an acute medical condition including:

In-Patient & Day-Patient Treatment

Annual Benefit Limit

- Freedom Gold up to £30,000
- Freedom Platinum up to £50,000
- Freedom Diamond up to £100,000
- Freedom Diamond Plus – No annual Benefit Limit
- Benefit paid for each procedure up to limit in the Schedule of Procedures
- If no procedure undergone, accommodation charges limited to a maximum of £420 per night.

Out-Patient (Optional)

Only available in conjunction with in-patient plan. Not available separately.

• Specialist consultation, treatment fees, X-rays, Pathology, Diagnostic tests and procedures – Full cover, within the annual limit below:

- Freedom Gold up to £1,000
- Freedom Platinum up to £1,000
- Freedom Diamond up to £1,250
- Freedom Diamond Plus – No annual Benefit Limit
- MRI, CT Scans, Radiotherapy, Chemotherapy – Full cover within annual in-patient limit
- Physiotherapy limited to a maximum of £500

With Diamond Plus the outpatient cover is mandatory, you can also choose to include the following options:

Alternative Therapies (Optional with Diamond Plus only)

- £1,000 per policy year after referral from a Specialist – up to 6 visits after referral from a GP
- Please note: For Physiotherapy, the limit is £500 in addition to £500 included in out-patient cover (Total £1,000)

Psychiatric Care (Optional with Diamond Plus only)

- In-patient treatment is covered in full up to a maximum of £10,000 per policy year
- Out-patient treatment is covered up to £1,500 per policy year (£100 excess per claim)

Rehabilitation Benefits (Optional with Diamond Plus only)

- Home nursing is covered in full for 28 days
- Recuperative/rehabilitation care is covered up to £1,000 per claim
- Specialist second opinions is covered for one per claim

Full details of these limitations and any other policy exclusions are shown in the Policy document.

General conditions & exclusions

- Chronic conditions
- Pre-existing conditions
- HIV/Aids
- Dental treatment
- Cosmetic surgery
- Drug, solvent and alcohol abuse
- Pregnancy and Infertility
- GP consultations
- Excess per claim

Chronic conditions

A Chronic Condition is 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 rehabilitation or for you 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

Pre-existing medical conditions

A Pre-existing condition means a disease, illness or injury for which you have received medication, advice or treatment or you have experienced symptoms whether the condition has been diagnosed or not in the five years before your joining date. For Freedom Health Insurance policies that are underwritten on a Moratorium basis, this means that any medical condition that occurred during the five years prior to the inception of your Freedom Health Insurance plan will be excluded for the first two years your Policy is in force. Cover excluded by the Moratorium may be reinstated later if the medical condition has not recurred for a continuous period of two years since the date it was last treated.

Cancellation rights

We hope that you will be happy with your cover. If, having examined your Policy, you decide not to proceed, you have 14 days from the date you received these details to cancel your cover. To do this you should write to **Freedom Health Insurance at Bourne Gate, 25 Bourne Valley Road, Poole BH12 1DY**, or send an email to info@freedomhealthinsurance.co.uk.

How to make a claim

If you intend to make a claim you must contact Freedom Health Insurance as soon as possible by telephoning +44 (0)1202 756 350 before arranging treatment.

Complaints procedure

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please write to the underwriter, **c/o Managing Director, Freedom Health Insurance, Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY** or by email at info@freedomhealthinsurance.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Advent Insurance PCC Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if it cannot meet its liabilities under this policy. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.



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Freedom Healthnet Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.
Registered address: Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY. Company registration number: 04815524.

