

# Private Medical Insurance

## Insurance Product Information Document



Company: H3 Insurance

Product: H3 Premier and H3 Priority

H3 Insurance is a trading name of Insure I Ltd which is authorised and regulated by the Financial Conduct Authority. Registered number: 505225. Registered address Unit 1, Channel Wharf, 21 Old Channel Road, Belfast, BT3 9DE. H3 is a Managing General Agent who operate and administer this scheme on behalf of the underwriter Generali Global Health.

The information provided in this document provides a summary of key information relating to cover for private medical insurance. This does not form part of the contract between us and you should refer to the full terms and conditions of the cover included in your policy documents.

### What is this type of insurance?

Private medical insurance is designed to cover the cost of private medical treatment for new acute conditions that arise after joining the plan.



### What is insured?

#### In-patient and day-patient treatment

- ✓ Hospital charges – covered in full
- ✓ Specialist fees – covered in full
- ✓ Diagnostic tests – covered in full
- ✓ Scans (MRI, CT, PET) – covered in full

#### Outpatient treatment

- ✓ Consultations, Diagnostic tests and Therapies
- ✓ Mental health (if psychiatric option selected)
- ✓ Scans (MRI, CT, PET) – covered in full

#### Outpatient options (per person, per policy year)

- ✓ H3 premier – No outpatient limit
- ✓ H3 priority – £1200 outpatient limit

#### Additional benefits

- ✓ Home nursing
- ✓ Parental accommodation – up to age 16 for one parent only
- ✓ NHS cash benefit – £50 per day up to a maximum of £1000 per year
- ✓ Treatment for complications of pregnancy and childbirth
- ✓ Emergency dental treatment
- ✓ Medical devices



### What is insured? Continued...

#### Optional cover

- ✓ Psychiatric treatment
- ✓ Minor injuries treatment at Kingsbridge Private Hospital
- ✓ There are a number of excess options available – £0; £100; £200; £250; £500; £750; £1000 paid for the first claim per insured person, per policy year
- ✓ Hospital regions – Northern Ireland; Countrywide; London

#### Cancer cover options

##### Standard

- ✓ Diagnostic tests covered only
- ✓ NHS Oncology cash benefit

##### Enhanced

- ✓ Diagnostic tests covered
- ✓ Treatment covered if not available on the NHS
- ✓ NHS Oncology cash benefit

##### Comprehensive

- ✓ Diagnostic tests covered
- ✓ Treatment covered
- ✓ NHS Oncology cash benefit

Please refer to terms and conditions



### What is not insured?

- ✗ Chronic Conditions
- ✗ Congenital conditions or birth defects
- ✗ Cosmetic treatment and eating disorders
- ✗ Dentistry
- ✗ Developmental problems
- ✗ Dialysis
- ✗ Dressings and medication
- ✗ Drug or substance abuse
- ✗ Experimental drugs and treatment
- ✗ Fertility/hormone treatment
- ✗ Hearing related conditions
- ✗ Nursing home care, rehabilitation and convalescence

- ✗ Optometry
- ✗ Pre-existing conditions
- ✗ Routine pregnancy and childbirth
- ✗ Self-inflicted injury
- ✗ Sexual dysfunction
- ✗ Sleep disorders
- ✗ Sports related exclusions
- ✗ Treatment as a result of war, terrorism and acts of hostility

Please see terms and conditions for full details



## Are there any restrictions on cover?

- ! If you choose to see a private physician who is not registered in the H3 network facility or to be treated in a medical facility which is not registered with H3, you will be liable for any costs in excess of the agreed price for the same treatment in a H3 network facility
  - ! If you have an excess this sum is payable for the first claim, per insured person, per period of insurance. If a claim carries over to the next period of insurance, you will be required to pay another excess
  - ! H3 will not pay any claim arising in the first 21 days of the date of entry
- Other restrictions apply, see full terms and conditions



## Where am I covered?

- ✓ Cover is provided for private medical treatment received in the UK in agreed H3 Network Facilities



## What are my obligations?

- You must be a UK resident and registered with a qualified UK GP for at least 6 months
- You must pay the premium on time
- You must inform H3 of any changes for example if you change your name or address
- You must pay any policy excess (if applicable)
- You must provide complete and accurate answers to any questions asked if you need to make a claim
- You must tell H3 if you have any other insurance that covers the same benefits as this policy



## When and how do I pay?

- You can pay the premium annually by credit card, cheque or bank transfer
- You can pay the premium monthly by direct debit. H3 use a third-party finance provider. If you choose to pay via direct debit, our finance provider will conduct the necessary checks



## When does the cover start and end?

- Cover will start from the date shown on your policy documents for a period of 12 months



## How do I cancel the contract?

- You have 14 days from the start of cover or from when you receive your policy documentation (whichever is later) to change your mind and cancel your policy. Provided you have not made any claims, you can cancel within this period and receive a full refund. If you do not cancel within this time, your membership will continue so long as you continue to pay the premium
- If you wish to cancel your policy call 02890 469990 or write to us at H3 Insurance, Unit 1, Channel Wharf, 21 Old Channel Road, Belfast, BT3 9DE.