



General  
Medical



UNIVERSITY OF  
CAMBRIDGE

CAMbens

Personal Healthcare

for Individuals and Families



# Choose General & Medical Healthcare

---

General & Medical Healthcare specialise in providing quality Private Health Insurance to individuals and their families. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...*always*. We have been doing this for over 25 years.

This brochure tells you how you can protect yourself and your family with Private Health Insurance from General & Medical Healthcare. It's important that you choose the scheme that is right for you so we have included as much information as we can about the choices available. If you have any questions at all, please call us.

## Contents

Helping you to get well sooner	4
Health & Wellbeing - a free service	5
Policy Summary - Everyday Plus & Lifestyle Plus	6
Participating Hospitals - more choice	8
Ways to Enhance your Cover	9
Ways to Reduce your Premiums	10
Underwriting Options	11
Worldwide Travel Insurance Upgrade	12
Your Questions Answered	13
What Isn't Covered	16
Service Levels - our service promise	17
How to Apply	18

# Helping you get well sooner

---

Nothing is more important to you than your health and the health of your family. If you or your loved ones were to experience worrying symptoms, Private Health Insurance can give you some control over the situation. Diagnosis and treatment can be dealt with efficiently, helping you to concentrate on getting well sooner.

## **Choice and Convenience**

When your doctor says tests or treatment is needed there are no waiting lists to worry about. Appointments can be made at your chosen hospital within days. If further investigations or surgery is needed, you can choose which hospital to attend and which consultant you wish to perform the procedure. You can also choose to undergo treatment at a date and time that best fits around your life, work or family commitments.

## **Your Choice**

Unlike some other insurers we do not operate a Managed Care System. We allow you and your specialist to decide where and who treats you should you need to make a health related claim. Insurers who require you to see a specialist they recommend may be limiting your choice of treatment. General & Medical allows you to stay in control.

## **Quality Care**

At any one of our selected private hospitals or medical facilities, you will usually have your own private room with en-suite facilities, excellent food and unrestricted visiting hours.

You are also likely to have the same consultant dealing with you throughout your treatment and nursing staff with more time to dedicate to your personal care.

## **First Class Claims Service**

We give a personal level of service to all clients. Telephone calls are never routed through a call centre or held in a queuing system. As a client of General & Medical Healthcare you will be assigned a named Health & Care Support Specialist.

All of our Health & Care Support Specialists are fully trained in medical terminology and medical claims handling and are here to make the claims process as seamless as possible. When it's time to pay for your treatment, we make the payments direct to the hospital, leaving you with one less thing to worry about and able to concentrate on your recovery.

## **Corporate Scheme Leavers**

If you were a member of a company scheme that was provided by General & Medical Healthcare, you'll have the option to continue your healthcare cover with no change to the way we treat your medical history.

# Health & Wellbeing- a free service

---

The health and wellbeing of you and your family is important to us. That's why we are pleased to include free 24 hour Health and Wellbeing Support within all of our Private Health Insurance policies, to offer additional benefits to you and your family, all for no extra cost. We want to make sure you have access to support whenever you may need it.

## Health & Wellbeing 'online'

The online Health & Wellbeing site gives you the resources and inspiration to make simple changes to develop a healthier, more balanced and productive lifestyle. The site provides:

- Active life programmes designed to guide you to your health goals
- Health & Wellbeing programmes with up to date, clinically validated support information
- Active sport programmes for those with specific sports or training goals
- Active care programmes designed to prevent illness or manage existing conditions

There is also help with a wide range of issues such as medical information, diet and nutrition, help to stop smoking and even guidance on travelling overseas.

## Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives you access to confidential telephone counselling and support. You can speak with counsellors, scheduling convenient appointments for each session.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance on a wide range of issues including family and relationship difficulties, anxiety, stress, emotional problems, work related issues, bereavement and debt.

## Health & Wellbeing advice

The Health & Wellbeing advice service gives you access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. You can discuss health and lifestyle issues, medical symptoms and worries with a sympathetic professional across a wide range of subjects.

This service provides general guidance and information only and is not intended to detract from or substitute normal primary healthcare. This is not an emergency service and will not provide a diagnosis or prescribe treatment.



# Policy Summary - University of Cambridge

Some important facts about our Private Health Insurance policies are summarised over the next few pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy document called 'the Guide to your Health Scheme' Policy Document Part 2 of 2. Please also refer to your Certificate of Cover Policy Document Part 1 of 2.

In-Patient Benefits	Everyday Plus	Lifestyle Plus
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓
Diagnostics including MRI & CT Scans	✓	✓
Physiotherapy	✓	✓
Oro-surgical operations/procedures	✓	✓
Treatment for Cardiovascular conditions	✓	✓
Parent accompanying child	Up to 7 nights per in-patient stay, to a maximum of 30 nights or £500 per membership year	Up to 7 nights per in-patient stay, to a maximum of 30 nights or £500 per membership year
<b>Treatment for Cancer</b>		
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims	✓
Cosmetic or Aesthetic Treatment		
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants		✓
Hospice Care		✓
Palliative Treatment (where medically necessary, whilst in a Participating Hospital)		£7,500
<b>Out-Patient Benefits</b>		
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	✓	✓
Subsequent consultation & specialist fees		✓
Subsequent diagnostics inc MRI & CT Scans	£1,500	✓
Physiotherapy & Complementary medicine	£500 (Part of limit for subsequent consultations and diagnostics)	£750
Treatment for Cardiovascular conditions	✓	✓
Out-patient Psychiatry	£1,000	£1,000
<b>Maternity</b>		
Complications of Pregnancy (defined conditions only)	✓	✓
Maternity Benefit		£150
<b>Cash Benefits</b>		
NHS Cash Benefit	£250 per night up to a maximum of £7,500 per membership year	£250 per night up to a maximum of £7,500 per membership year
Life Cash Benefit	£1,000	£1,000
Personal Accident Cash Benefit		£1,000
Temporary Disablement Cash Benefit	£100 per month for up to 6 months	£100 per month for up to 6 months
Critical Illness Cash Benefit	£1,000	£1,000

# Policy Summary - University of Cambridge

Other Benefits	Everyday Plus	Lifestyle Plus
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓
Home Nursing	£500	£1,000
Private Ambulance	£500	✓
24 hr GP advice line		✓
Parking Charges		✓
Non UK Medical Cover		✓
Monitoring of a pre-cured eligible condition		£1,500 during a 24 month period
Lifestyle Rewards	✓	✓

## Available Modules, Options and Upgrades

The following options are available throughout the Everyday and Lifestyle range. Premiums may increase or reduce, depending to the option chosen:

Hospital Choices	Freedom and Premium Hospital lists are available options throughout the Everyday and Lifestyle range range.
Excess Options	Excess options of between £100 and £1,000 are available throughout the Everyday and Lifestyle range and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for pre-existing conditions	<p>Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> <li>• Acne</li> <li>• Asthma</li> <li>• Diabetes</li> <li>• Eczema</li> <li>• Glaucoma</li> <li>• Hypertension</li> <li>• Psoriasis</li> <li>• Arthritis</li> <li>• Carpal Tunnel Syndrome</li> <li>• Crohn's Disease</li> <li>• Fibrocystic Breast Disease</li> <li>• Gastro-Oesophageal Reflux Disease</li> <li>• Ulcerative Colitis</li> <li>• Varicose Veins</li> </ul> <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at</p>
Cover for in-patient Psychiatry	<p>This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a psychiatric condition, up to a maximum limit of 35 days or £20,000 per membership year. Full terms and conditions are given in 'the Guide to your Health Scheme'.</p>
Worldwide Travel Cover	<p>Cover is provided up to age 74 for an unlimited number of trips each year, not exceeding 120 days duration each trip. Includes:</p> <ul style="list-style-type: none"> <li>• Up to £5,000,000.00 for medical expenses including emergency repatriation by air ambulance.</li> <li>• Cover for winter sports.</li> <li>• Cover for possessions and for cancellation or curtailment of trips (monetary limits apply).</li> </ul>

✓ Full refund subject to any limits or eligibility criteria as detailed in the Certificate of Cover Policy Document Part 1 of 2 and 'the Guide to your Health Scheme' Policy Document Part 2 of 2.  
 Note: Unless stated otherwise, any limits shown are per membership year. Version 7.0. Copyright General & Medical Finance Ltd 2018.

# Participating Hospitals- more choice

---

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover you choose, you'll have access to over 750 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by visiting [www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)

## Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving you access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives you timely access, privacy and the dedicated care and comfort you deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give you three levels of choice. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing premiums according to the hospitals you choose.

## Freedom

Our hospitals are a select group of over 300 private hospitals and clinics at locations throughout the UK, with whom General & Medical have close association. These include Spire Healthcare, Ramsay Healthcare, BMI and Nuffield facilities. Members also have access to an additional 400 facilities throughout the UK. These are mainly NHS hospitals with private facilities attached.

## Premium

Premium Hospitals are specialist facilities, normally found in London, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

For full details of our hospital list, please ask for our Participating Hospitals brochure or please visit

[www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)



# Ways to Enhance your Cover

---

You can enhance your cover by, for example, choosing Lifestyle Plus instead of Everyday Plus or Premium Hospitals instead of Freedom Hospitals. You should select the level of cover and hospital choice that best suits your needs, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

## Pre-existing conditions cover

When you apply for cover, you have the option to cover treatment relating to pre-existing conditions, from the following list of defined conditions.

- Acne
- Arthritis
- Asthma
- Carpal Tunnel Syndrome
- Diabetes
- Chron's Disease
- Eczema
- Fibrocystic Breast Disease
- Glaucoma
- Gastro-Oesophageal Reflux Disease
- Hypertension
- Ulcerative Colitis
- Psoriasis
- Varicose Veins

For an additional premium, you can extend your cover for up to two of the pre-defined conditions. The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition.

This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to think about switching to General & Medical.

## Worldwide Travel Insurance

Adding our Worldwide Travel Insurance gives you and your family the peace of mind of medical benefits and repatriation from any country worldwide, wherever you may be. Cover is provided for an unlimited number of trips within any 12 month period.

Other benefits included are:

- Cover for winter sports
- Generous cover for personal possessions
- Cover for cancellation or curtailment of trips
- Cover for up to 120 days maximum per trip
- Personal Liability and Personal Accident cover

For a small additional fee, you can also upgrade your cover to include scuba diving. For more details, please refer to the Worldwide Travel Policy Summary on page 12 and Your Questions Answered on page 13 of this brochure.

# Ways to Reduce your Premiums

---

If reducing your premiums would help you to meet your budget, you can of course, choose a lower level of cover, for example by choosing Everyday Plus instead of Lifestyle Plus. You can also significantly reduce your premiums by adding an excess to your policy.

## Policy Excess

An excess is an amount agreed in advance that you or each person on your policy pays towards the cost of a claim.

You can add an excess of £100, £250, £500 or £1000.

Excesses apply per policy year so if your treatment for an eligible claim carries on into the next policy year, another excess will apply.

Remember - the higher the excess, the lower your premium. For example, even an excess of £250 per claim could reduce your premium by over 20%!

The important thing is to choose a level of excess that you can comfortably afford.



# Underwriting Options

---

Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. We offer a choice of underwriting options as described below. Please take your time to read about the options as this is important information you will need to know.

## **Full Medical Underwriting**

This means we ask medical declaration questions about past health. Any pre-existing conditions and related conditions will be excluded unless we agree to accept them. These exclusions will be shown on your Certificate of Cover.

## **Moratorium**

For Moratorium underwriting, we do not need a medical declaration completed. Instead, we will not cover treatment of any pre-existing condition or any related conditions if there have been symptoms (even if a medical opinion has not been sought), medication, treatment, diagnostic tests or advice relating to that condition or any related condition in the 60 month period prior to the member joining the scheme. However, we may agree to cover a pre-existing condition or related condition providing the condition or any related condition does not remain present, including in remission and only if there have been no symptoms, medication, diagnostic tests, treatment or advice for such conditions during a continuous 24 month period after joining the scheme.

## **Continued Moratorium**

You can apply on this basis if you are transferring from an existing scheme, which is underwritten on a Moratorium basis. We apply our Moratorium conditions as above with effect from the commencement date of the scheme from which you are transferring.

## **Continued Personal Medical Exclusions**

You can apply on this basis if you are transferring from an existing fully medically underwritten insurance scheme. We will apply the same personal medical exclusions to your cover with us that were applied to your previous scheme.

## **Continued Underwriting Options**

For all continued underwriting options proof of previous insured terms will be required and you may need to state whether anyone on the scheme has suffered from cancer, heart, psychiatric or orthopaedic joint conditions in the past, depending on the size of the scheme as additional terms may apply.

## **Medical Records**

A copy of your medical history or a medical report may be requested at the start of any claim. Failure to provide the medical history of the claimant could result in the claim and any future claims being declined.

## **Distribution of Information to Family Members**

The Policyholder must distribute to each family member on joining the scheme, the member letters (including any inserts) summarising the scheme, his/her policy schedule (if applicable) and any subsequent member literature we send to the Policyholder, without delay.

# Worldwide Travel Insurance Upgrade

For an additional fee per member, our Worldwide Travel Insurance can be added, to upgrade the cover. This includes cover for winter sports and provides benefits including repatriation from any country and generous cover for possessions and for cancellation or curtailment of trips.

## Worldwide Travel Policy Summary

This special Worldwide Travel Insurance can only be bought in conjunction with our Private Health Insurance. The table below summarises the cover it provides:

Benefit	Cover for
Cancellation and curtailment	Up to £3,000
Personal accident	Up to £15,000
Medical expenses inc emergency repatriation by air ambulance	Up to £5,000,000
Hospital inconvenience benefit	Up to £1,500
Legal advice and expenses	Up to £15,000
Loss of money, tickets and documents	Up to £500
Loss of passport	Up to £300
Loss of luggage	Up to £1,500
Missed departure	Up to £1,000
Travel delay	Up to £3,000
Personal liability	Up to £1,000,000
Hijack	Up to £1,000
Winter sports	Max 21 days cover per year
Winter sports equipment	Up to £500
Hire of skis	Up to £300

## Worldwide Travel Exclusions & Limitations

- a) Any trip exceeding 120 days duration. There is no limit to the number of trips made in any 12 month period.
- b) Any trip booked or commenced during convalescence following serious injury or illness.
- c) Any trip expected to involve hazardous or non-conventional holiday or manual work.
- d) Any trip made by insured persons under age 16, unless accompanied by an adult covered and aged over 18.
- e) Cover is only available for members up to their 75th birthday.
- f) There is a £40.00 excess for each and every claim.

# Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact one of our sales advisors. We will be happy to help.

## What is Private Health Insurance?

The Private Health Insurance policies offered by General & Medical aim to fund private medical treatment of acute conditions. The policies will cover the costs of eligible treatment within the UK, up to the limits of your chosen cover, by our recognised consultants, medical practitioners or therapists. The benefits include cover for initial private consultations, in-patient, out-patient and day-patient investigations and treatment up to the limits of your chosen cover.

Our Private Health Insurance policies provide cover for eligible treatment at any of the Participating Hospitals within the hospital choice you make. These are 'Freedom' and 'Premium'. The Participating Hospitals within any level may change from time to time.

## Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

	Healthcare	Non-UK Medical Cover	Worldwide Travel Insurance	Life Cover	Personal Accident	Critical Illness	Temporary Disablement
<b>General &amp; Medical Insurance Ltd</b>	◆			◆	◆	◆	◆
<b>Certain Underwriters at Lloyds of London</b>		◆	◆				

◆ Underwriter

General & Medical Insurance Ltd is authorised and regulated by the Guernsey Financial Services Commission (GFSC)  
 General & Medical Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA)

## What is the duration of my policy?

12 months unless specified otherwise. You will be sent your renewal documents before your scheme continues for another year. You should review the renewal documents to make sure the cover and policy remains suitable for your needs. Worldwide Travel policies run, renew and end with your Private Health Insurance policy but can be cancelled separately at renewal.

## How can I pay my premium?

You have a choice of payment method

- Monthly by direct debit which is secure and an easy way to spread the cost over the year
- Annually by direct debit, debit/credit card, BACS or cheque

## Does it cost more to pay monthly?

No. Unlike some other insurance companies General & Medical do not charge their clients extra, or any form of interest, to pay their premiums monthly. This is one more reason to choose General & Medical.

## Are there any age limits?

You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit.

Children under the age of 16 must be added to an adults policy. Children are classed as a child up to their 21st birthday, or their 26th birthday if they remain in full time education. Proof of full time education must be provided.

### **Will my premium go up at renewal?**

We review your premiums annually to reflect the overall cost of claims and medical inflation. Our schemes are priced using age bands, reflecting that people are more likely to claim as they get older. This means that you could see an age-related increase in your premium in addition to our general review.

Your premium can be influenced by other factors such as the availability of new treatments, medical technologies and any claims made on your scheme.

### **How do I make a claim on my Private Health Insurance policy?**

You should contact your Health & Care Support Specialist before you see your consultant so that we can confirm your cover. Your Health & Care Support Specialist will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in 'the Guide to your Health Scheme'.

### **How do I make a claim on my Non-UK Travel Medical Policy?**

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Certificate of Cover.

### **How do I make a claim on my Worldwide Travel Policy?**

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Certificate of Cover. To make a claim on this insurance for any section other than emergency medical treatment whilst outside the UK, please contact us immediately on your return to the UK. A claim form will be sent to you for completion and return.

### **Can I cancel my policy?**

You may cancel your policy by telephoning us, by email or in writing (see contact us for details).

You may cancel your policy during the 14 day cooling off period. This period commences on the day your cover starts or when you receive your policy documentation, whichever is the later. We will refund any premium paid at the date of cancellation, providing you have not used any of the services available on your cover and no claims have been made.

If you decide to cancel your cover before your renewal date and outside of the cooling off period, providing you have not used any of the services available on your cover or attempted to make any claims you can do this by giving us at least 30 days notice before the date on which you want your cover to cease. If you have incurred any claims costs, attempted to make a claim, used any of the services provided by your cover, or an incident has occurred which has led to a claim, or may yet lead to a claim against your policy, we will require you to pay any remaining unpaid balance of the full annual premium as shown on your most recent Certificate of Cover document. You will receive written confirmation from us that your cover has ceased and your cover will not continue beyond your cancellation date.

If you wish to cancel your cover at your renewal date you should tell us as soon as possible before your renewal date. Your cover will cease the day immediately prior to your policy renewal date. A 14 day cooling off period also applies at renewal, commencement of which is from your renewal date.

### **Reasonable and Customary Charges**

We look to contain claims costs wherever possible, to minimize the impact on your premiums. Medical diagnostics, technology and equipment are becoming more advanced day by day, and so more claims are being made each year. We aim to manage the costs arising from these claims according to a frequently reviewed fee schedule. We believe this schedule reflects reasonable and customary rates of remuneration for the procedures listed. The schedule shows the maximum amount payable towards each procedure. These fee schedules are issued to all affiliated medical specialists.

### **What do I do if I have a complaint?**

To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect of cover, you should contact your personal Health & Care Support Specialist. We're here to help.

We are committed to providing a high level of service to all our clients but occasionally things can go wrong. If this happens, we will do what we can to put things right.

---

### **Complaints Procedure**

If you have any questions or concerns about your policy, our service or the handling of a claim you should, in the first instance, telephone or email our Health & Care Support department. We will aim to address any concerns over the telephone within 24 hours and acknowledge this in writing within 72 hours. Tel: 0800 970 9442 / 01733 233200  
Email: [info@generalandmedical.com](mailto:info@generalandmedical.com)

If you remain dissatisfied and wish to make a written complaint please send it to:  
The Healthcare Services Manager, General & Medical House, Napier Place, Peterborough, PE2 6XN.

Should your complaint relate to the administration or sale of your policy, we will acknowledge receipt of your complaint and will respond directly to you.

Should your complaint relate to policy coverage or a claims decision, we will acknowledge receipt of your complaint and tell you which underwriter will be dealing with your complaint and when you can expect to receive a further response.

### **Complaints relating to the sale or administration of your policy**

We will send you a written acknowledgement of your complaint within 2 working days and we will aim to resolve your complaint within 2 weeks. If your complaint is not resolved to your satisfaction within that time we will write to you again with the next steps we will be taking to resolve it.

If after 8 weeks of making your complaint we have still not given you our final response we will write to you giving the reason for the delay and an indication of when we expect to be able to give you our final response. In any event, if after 8 weeks your complaint has not been resolved to your satisfaction, or we have not given you our final response, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting 'General & Medical Finance Ltd' and your policy number:  
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 / 0300 123 9123    Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Complaints relating to Healthcare cover & related benefits**

We will inform the underwriter with full details of your complaint and they will aim to resolve your complaint. If your complaint is not resolved to your satisfaction, the underwriters will write to you to advise you of their final response.

If after 8 weeks of making your complaint the underwriters have still not given you their final response they will write to you giving the reason for the delay and an indication of when they expect to be able to give you their final response. In any event, if after 8 weeks your complaint has not been resolved to your satisfaction, or the underwriters have not given you their final response, you may then refer it to:

The Channel Islands Financial Ombudsman (CIFO), PO Box 114, Jersey, Channel Islands, JE4 9QG.  
Tel: 01534 748 610    Email: [complaints@ci-fo.org](mailto:complaints@ci-fo.org)

Please note: Issues relating to administration and sales provided by General & Medical Finance Ltd and benefits covered by Underwriters at Lloyds of London, benefit from the Financial Ombudsman Service (FOS). Issues relating to cover provided by General & Medical Insurance Ltd, benefit from the Channel Islands Financial Ombudsman Service (CIFO).

### **The Financial Services Compensation Scheme**

The Financial Services Compensation Scheme (FSCS) covers Lloyd's insurers. You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information is available from: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.  
Telephone: 0800 678 1100 / 0207 741 4100    Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Benefits insured by General & Medical Insurance Ltd are not covered by the Financial Services Compensation Scheme (FSCS).

# What Isn't Covered

---

Our cover has a number of exclusions and limitations that vary depending on the cover you choose and the underwriting option that applies to your cover. The exclusions and limitations on our schemes are summarised below. For full details please refer to your Certificate of Cover Policy Document Part 1 of 2 and 'the Guide to your Health Scheme' Policy Document Part 2 of 2.

## Significant Limitations

- a) The services of a general practitioner or general dental practitioner.
- b) Sight testing, routine medical examinations, chiropody/podiatry.
- c) Pregnancy or childbirth including preventative care, complications, miscarriage or termination.
- d) Any dental condition not involving in-patient oro-surgical operations/procedures.
- e) Out-patient treatment, in-patient treatment or day care treatment of any psychiatric illness or disorder.
- f) Health screening, routine monitoring, allergy testing or treatment.
- g) Rehabilitation or convalescence including bed rest without active treatment.
- h) Treatment received outside the UK or Channel Islands.

## Significant Exclusions

- a) Drugs, medicines, dressings, prescribed as an out-patient including mobility aids.
- b) Cosmetic or aesthetic treatment whether or not for psychological purposes.
- c) Alcoholism or drug dependence (licit or illicit).
- d) Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.
- e) Treatment of congenital defects or conditions which are a natural part of the ageing process.
- f) Treatment of chronic conditions.
- g) Infertility.
- h) Regular or long term renal dialysis in chronic or end stage renal failure.
- i) Any undisclosed pre-existing condition.
- j) Psychology, psychotherapy, hypnosis treatments and treatment of Attention Deficit Disorders.
- k) Suicide or treatment of self inflicted injury or injury sustained whilst participating in any form of illegal activity or under the influence of drugs or alcohol.
- l) Sleep disorders/sleep studies/sleep apnoea.
- m) HIV/AIDS and any related condition or test.
- n) Organ transplants or replacements.
- o) Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.
- p) Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.
- q) Treatment received after leaving the scheme.

## Non-UK Travel Medical General Exclusions

- a) Any trip exceeding 120 days duration.
- b) Any trip booked or commenced during convalescence following serious injury or illness.
- c) Any trip expected to involve hazardous or non-conventional holiday or manual work.
- d) Any trip made by insured persons under age 16, unless accompanied by an adult covered and aged over 18.
- e) Cover only available up to a persons 75th birthday.
- f) There is a £100 excess per claim.



# Service Levels- our service promise

---

This service promise outlines the minimum level of service General & Medical clients should expect to receive.

## **Customer Service**

On joining a General & Medical Healthcare scheme you will be assigned a named Health & Care Support Specialist. All of our Health & Care Support Specialists have to undergo comprehensive training in medical claims handling. Your Health & Care Support Specialist will provide ongoing personal assistance, with any aspect of membership.

## **Communication & Documentation**

Confirmation of cover will be provided within 2 working days of acceptance of quote.

Full policy documentation will be sent within 7 working days of receipt of all correctly completed paperwork.

Written correspondence will be acknowledged within 2 working days of receipt.

Renewal details will be issued at least 21 days before the expiry date of the cover.

## **Claims Management**

Claim forms will be dispatched the same working day if they are requested before 2:30pm. When a claim is finalised, a payment will be issued to the provider of medical services at the end of the relevant month. When a member has paid a provider direct, a payment will be issued as reimbursement, within 5 working days of us receiving the relevant invoices from the member.

If for reasons within our control, we fail to comply with this timescale we will compensate our client at an annualised rate of 1% gross over bank base rate for the amount of the authorised reimbursement for every day's delay over our standard terms.

## **Client Satisfaction**

Client satisfaction is vital to us, so we continually review client satisfaction against:

- ✔ Speed and quality of communication.
- ✔ Level of and geographical convenience of medical facilities.
- ✔ Effectiveness of personnel dedicated to claims assistance.

# How to Contact Us

---

Policies are arranged by M&L Healthcare Solutions. If you would like to know more or you would like a quote and application form

Please call M&L Healthcare Solutions **0800 145 5838** or **01223 881779**

You can email us at [cam.ac@mlhs.co.uk](mailto:cam.ac@mlhs.co.uk)

Visit us online at [www.mlhs.co.uk](http://www.mlhs.co.uk)





Want to know more? Please contact us on:

**0800 145 5838** or **01223 881779**

**[cam.ac@mlhs.co.uk](mailto:cam.ac@mlhs.co.uk)**

or visit **[www.mlhs.co.uk](http://www.mlhs.co.uk)**

Administered by General & Medical Healthcare are a division of General & Medical Finance Ltd  
Registered in England No 2421641. Registered Office: General & Medical House, Napier Place,  
Peterborough, PE2 6XN. General & Medical Finance Ltd are authorised and regulated by the Financial  
Conduct Authority (FCA) - FCA No 579509 which can be checked by visiting [www.fca.org.uk](http://www.fca.org.uk)

