

# Freedom Healthnet Diamond Plus Plan

## 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 Great Lakes Reinsurance (UK) PLC

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 payment for treatment of an acute medical condition including:

IN-PATIENT & DAY-PATIENT TREATMENT	OUT-PATIENT TREATMENT	ALTERNATIVE THERAPIES (OPTIONAL)	PSYCHIATRIC CARE (OPTIONAL)	REHABILITATION BENEFITS (OPTIONAL)
<ul style="list-style-type: none"> <li>Accommodation charges</li> <li>Drugs and dressings</li> <li>Theatre charges</li> <li>Specialists' fees</li> <li>Diagnostic tests</li> <li>Oncology, including radiotherapy and chemotherapy</li> <li>MRI and CT scans</li> </ul>	<ul style="list-style-type: none"> <li>Specialist consultation and treatment fees</li> <li>X-rays, pathology, diagnostic tests and procedures</li> <li>Physiotherapy</li> </ul>	<ul style="list-style-type: none"> <li>G.P or Specialist referred to a registered Physiotherapist, Osteopath, Chiropractor, Acupuncturist, Homeopath, Chiropodist/Podiatrist</li> </ul>	<ul style="list-style-type: none"> <li>In-patient treatment in published Hospital schedule</li> <li>Out-patient treatment</li> </ul>	<ul style="list-style-type: none"> <li>Home nursing</li> <li>Recuperative care</li> <li>Specialist second opinions</li> </ul>

Full details of the benefits are shown in page 10 of the policy document.

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

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

IN-PATIENT & DAY-PATIENT TREATMENT	OUT-PATIENT TREATMENT	ALTERNATIVE THERAPIES (OPTIONAL)	PSYCHIATRIC CARE (OPTIONAL)	REHABILITATION BENEFITS (OPTIONAL)
<ul style="list-style-type: none"> <li>No annual benefit limit</li> <li>Benefit paid for each procedure up to limit in the Schedule of Procedures</li> <li>If no procedure undergone, accommodation charges limited to a maximum of £420 per night</li> </ul>	<ul style="list-style-type: none"> <li>No annual limit with exception of Physiotherapy which is limited to a maximum of £500</li> </ul>	<ul style="list-style-type: none"> <li>1,000 per policy year GP referral – up to 6 visits</li> <li>Specialist referral – up to £1,000</li> <li>Please note: For physiotherapy, £500 in addition to £500 included in out-patient cover (Total of £1,000)</li> </ul>	<ul style="list-style-type: none"> <li>Covered in full up to a maximum of £10,000 per policy year</li> <li>£1,500 per policy year (£100 excess per claim)</li> </ul>	<ul style="list-style-type: none"> <li>Covered in full for 28 days</li> <li>Up to £1,000 per claim</li> <li>1 per claim</li> </ul>

Full details of these and the other policy exclusions are shown in page 13 of 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 which has one or more of the following characteristics:

- 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;
- It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests.

## 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. Freedom is underwritten on a Moratorium basis. This means that any medical condition that occurred during the five years prior to the inception of your Freedom 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.

(Full medical underwriting (FMU) policies are available upon request.)

## 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 contact Freedom Healthnet Ltd at Bourne Gate, 25 Bourne Valley Road, Poole BH12 1DY.

## How to make a claim

If you intend to make a claim you must contact Freedom Healthnet Ltd as soon as possible by telephoning **08703 50 40 30** 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 contact Freedom Healthnet Ltd directly by telephone **08703 50 40 30**; by e-mail at [info@freedomhealthnet.com](mailto:info@freedomhealthnet.com); or via [www.freedomhealthnet.com](http://www.freedomhealthnet.com).

If we are unable to resolve the matter, you may wish to refer the matter to the Compliance Officer, Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Tel: 020 3003 7000

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

Freedom Healthnet Ltd is covered by the Financial Services Compensation Scheme (FSCS).

This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This will provide cover for 90% of the claim without any upper limit. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7892 7300**.



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Freedom Healthnet Limited is authorised and regulated by the Financial Services Authority.