

Freedom Healthnet

ELITE 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 Anahita Insurance Corporation.

Freedom Healthnet Ltd is authorised and regulated by the Financial Conduct Authority.

Type of Insurance: Private Medical Insurance

Period of Insurance: This Policy is a one year contract.

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 • Private Ambulance • Home Nursing Benefit • Rehabilitation Benefit • NHS In-Patient Benefit • NHS Day-Patient Benefit

Out-Patient Treatment (Optional)

Specialist Consultation and Treatment Fees • X-rays, Pathology, Diagnostic Tests and Procedures • Physiotherapy

Alternative Therapies (Optional)

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

Psychiatric Care (Optional)

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

Private GP, Dental & Optical (Optional)

Routine Dental • Accidental Dental • Private GP including Consultations • Investigations and Minor Surgery • Optical Consultations & Prescriptions

Executive Benefits (Optional)

External Prosthesis recommend by a Specialist • Chronic Benefits • Wellbeing Benefit • Maternity Cash Benefit • Second Specialist Opinion • Charged NHS Prescriptions • Pregnancy Benefit • London Premier Hospitals • Pregnancy Complications • Investigations resulting in the Diagnosis for Infertility only

Full details of the benefits are shown on pages 14-16 of the Policy Document.

Significant exclusions or limitations

In-Patient & Day-Patient Treatment

- Full Cover
- Surgeons and Anaesthetist limits apply
- Accommodation covered up to £250 per night for Hospitals not within your chosen list
- Home Nursing Benefit cover up to 13 weeks
- Rehabilitation Benefit up to 3 hours per day (maximum of 7 days)
- NHS In-Patient Benefit £200 per night (maximum of 10 nights)
- NHS Day-Patient Benefit £100 per day (maximum of 5 days)

Out-Patient (Optional)

- Out-Patient Diagnostic Tests, Consultations. £1500 or Full cover available
- Physiotherapy (GP referral 6 visits only)

Alternative Therapies (Optional)

- Osteopath, Chiropractor, Acupuncturist, Homeopath, Chiropodist/Podiatrist (GP referral 6 visits only)
- Limited to either £750 or £1500

Psychiatric Care (Optional)

- In-Patient Cover up to £10,000
- Out-Patient Cover up to £1000

Private GP, Dental & Optical (Optional)

- Routine Dental up to £300
- Accidental Dental up to £600
- Private GP including Consultations, Investigations and Minor Surgery up to £300 per year (Minor Surgery £70 per procedure within overall limit)
- Optical Consultations & Prescriptions up to £200

Executive Benefits (Optional)

- External Prosthesis recommend by a Specialist up to £200 per plan year following an In-Patient Stay
- Chronic Benefits up to £500 per plan year upon first Diagnosis following the inception of your Policy
- Wellbeing Benefit up to £300 lifetime Benefit with two year qualifying period

- Maternity Cash Benefit – £150 per pregnancy with a 11 month qualifying period
- Second Specialist Opinion – 1 per plan year
- Charged NHS Prescriptions – Up to 6 per plan year (Maximum of £50)
- Pregnancy Benefit – Up to £3000 lifetime Benefit after two years qualifying period
- London Premier Hospitals – Cover for Reasonable and Customary Charges within upgraded London Hospitals as described in the Hospital List
- Pregnancy Complications up to £3000 lifetime Benefit within listed Procedures
- Investigations resulting in the Diagnosis for Infertility only up to £1500 lifetime Benefit after two years qualifying period

Full details of these limitations and the other Policy exclusions are shown on pages 17-20 of the Policy document.

General conditions & exclusions

- Treatment undertaken by a Specialist not on a GP referral
- Drug, Solvent and Alcohol Abuse
- Pre-existing Conditions
- HIV/AIDS
- Cosmetic Surgery
- Excess (optional)

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 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 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 put this in writing to **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 **+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 contact Freedom Healthnet Ltd directly by telephone **+44 (0)1202 756 350**; in writing to the Managing Director, Freedom Healthnet Ltd, Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY or by e-mail at info@freedomhealthinsurance.co.uk; or via www.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.

If for any reason you are unhappy with our underwriters, please write to our Compliance Officer, Anahita Insurance Corporation, CGI Tower, 2nd Floor, Warrens, St Michael, BB22026, Barbados.

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 or telephone **020 7892 7300**.



Freedom Healthnet Ltd. Bourne Gate. 25 Bourne Valley Road. Poole. BH12 1DY
T. +44 (0)1202 756 350 F. +44 (0)1202 756 351 E. info@freedomhealthinsurance.co.uk W. www.freedomhealthinsurance.co.uk
Registered Office: Freedom Healthnet Ltd, Bourne Gate, 25 Bourne Valley Road, Poole BH12 1DY. Registered in England No. 4815524.
This Policy is underwritten by Anahita Insurance Corporation.
Freedom Healthnet Ltd is authorised and regulated by the Financial Conduct Authority.

