

Status Medical Insurance Solutions European Health Cash Plan

Insurance Product Information Document

Company: Designed by Status Insurance Management Limited, Financial Services Number: 305697 who are authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Astrenska Insurance Limited.



Level of Cover: Level 4 Maximum

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is a cash plan designed to provide reimbursement to you in the event of you incurring day to day healthcare costs.



What is insured?

Item 1- Hospital & Nursing-at-home Benefit

- ✓ £/€ 20 per night whilst staying in hospital as an in-patient and for medically necessary nursing-at-home care immediately following an in-patient stay
Maximum benefit £/€ 400

Item 2- Hospital Travel & Parking

- ✓ 75% cash back for public transport to and from hospital for the insured patient only or hospital car parking costs for an eligible in-patient stay in excess of 48 hours
Maximum benefit £/€ 75

Item 3- Physician & Consultant Services

- ✓ 75% cash back for the services of a Physician and/or Consultant
Maximum benefit £/€ 400

Item 4- Routine Dental Benefits

- ✓ 75% cash back for annual check-ups, x-rays, fillings, extractions porcelain crowns, bridgework and treatment for infection relief.
Maximum benefit £/€ 200

Item 5- Emergency Dental Treatment

- ✓ 100% cash back for dental treatment required for immediate pain relief as a direct result of an accident and received within 5 days of the accident.
Maximum benefit £/€ 200

Item 6- Optical Benefit

- ✓ 75% cash back for annual eye tests, prescription glasses and contact lenses.
Maximum benefit £/€ 200

Item 7- Physiotherapy & Complementary Treatments

- ✓ 75% cash back physiotherapy, osteopathy, chiropractic, acupuncture and homeopathy treatment provided by a licensed practitioner.
Maximum benefit £/€ 200, maximum 10 visits.

Item 8- Chiropody & Podiatry Benefit

- ✓ 75% cash back for treatment provided by a licensed practitioner.
Maximum benefit £/€ 150



What is not insured?

- ✗ Any benefit under Item 1 for the first night of any in-patient stay.
- ✗ Any benefit under Item 4 for orthodontic work, root canal treatment or the cost of precious metals.
- ✗ Any dental treatment under Item 5 received more than 5 days after the accident occurred, or where treatment is necessary as a result of eating or drinking, teeth cleaning, or wear and tear.
- ✗ Any benefit under Item 6 in respect of prescription sunglasses or where the glasses or lenses have not been prescribed by an optician or ophthalmologist.
- ✗ Routine/ preventative medicines or general health check-ups, unless specifically covered by your selected level of cover.
- ✗ Expenses arising due to the insured person being under the influence of alcohol or drugs or arising from alcoholism, or drug and substance abuse/dependency.
- ✗ Any claims arising from cosmetic surgery, weight problems/eating disorders,
- ✗ Any claim arising from participation of hazardous pursuits or activities as shown in your policy wording.



What is insured?

Item 9- Prescription Drugs & Vaccinations

- ✓ 100% cash back for prescription drugs and medicines; adult vaccinations and immunisations, including flu vaccine.
Maximum benefit £/€ 50, maximum 3 prescriptions.

Item 10- Wellness Benefit

- ✓ 75% cash back for wellness screening including cancer screening.
Maximum benefit £/€ 50

Item 11- New Child Benefit

- ✓ Cash benefit payable on the birth/adoption of each child
Maximum benefit £/€ 300

Item 12- Broken Bone Benefit

- ✓ Cash benefit payable upon the breakage of the major arm and major leg bones.
Maximum benefit £/€ 200

Item 13- Common Carrier Accidental Death

- ✓ Cash benefit payable if an insured person suffers accidental loss of life as a direct result of a collision/crash/sinking of a duly licensed common carrier while travelling as a fare paying passenger.
Maximum benefit £/€ 10,000

Item 14- Excess Buy-Back Cover

- ✓ Cover for Excesses you have had to pay during the period of insurance for settled claims on a Home, Motor, Travel or Private Medical Insurance policy.
Maximum benefit £/€ 200

Item 15- Hearing Aids

- ✓ 75% cash back towards the cost of annual hearing test and hearing aid (including fitting charges) where prescribed by an audiologist/ENT consultant for an insured person aged 70 years and over.
Maximum benefit £/€ 300

Optional Covers available

- Personal Accident & Accidental Death
- Income in Hospital Benefit
- 24 hour Emergency European Medical Assistance

Please Note: Your policy schedule will show whether your policy is in £ Sterling or € Euros



What is not insured?

- ✗ Under item 9 any routine and preventative vaccinations for children.
- ✗ Under item 10 any treatment and services for any insured person who is aged under 30 years
- ✗ Under item 11 any child born or adopted within the 12 month period following an insured person's date of entry.
- ✗ Under item 11 any more than one payment for each new child no matter how many policies you or your partner are covered on.
- ✗ Under item 12 The breakage of more than one bone shall not result in the payment of more than one cash benefit in any one period of insurance.
- ✗ Under item 13 Loss of life not caused solely by outward, violent and visible means.
- ✗ Under item 14 any excess not relating to Home, social domestic and pleasure use only Motor, or Travel, or Private Medical Insurance Policies.
- ✗ Under item 14 any claims where in respect of claims refused by your main insurance policy, the excess is waived or reimbursed or not exceeded.
- ✗ Under item 15 any disposable hearing aids, routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs.



Are there any restrictions on cover?

- ! You must be under the age of 75 at date of entry.
- ! You are not covered for any treatment or service received within the initial 90 day period following the insured person's date of entry under:
 - Item 1 – Hospital & Nursing Benefit (in respect of pre-existing medical conditions only)
 - Item 3 – Physician & Consultant Services (in respect of pre-existing medical conditions only)
 - Item 4 – Routine Dental Benefits
 - Item 6 – Optical Benefit
 - Item 7 – Physiotherapy & Complementary Treatments
 - Item 8 – Chiropody & Podiatry Benefit
 - Item 9 – Prescription Drugs & Vaccinations
- ! You are not covered for any treatment or service received within the initial 12 month period following the insured person's date of entry under
 - Item 10 – Wellness Benefit
 - Item 14 – Excess Buy-Back Cover □
- ! You are not covered for any treatment or service received within the initial 24 month period following the insured person's date of entry under
 - Item 15 – Hearing Aids



Where am I covered?

- ✓ You are covered within the European Economic Area



What are my obligations?

You must notify us of all claims within 6 months of incurring the expense.

You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.

You must immediately inform us of any change in the information given on the application form, in particular relating to your address, country of residence, the birth or adoption of a child or any other change involving your insured dependants.



When and how do I pay?

Premiums are payable annually or monthly but this is an annual contract of insurance so you are responsible for paying the entire annual premium even if we agreed you may pay by instalments. Instalment premiums are payable by credit or debit card so you must ensure that the credit or debit card provided is valid for the entire period of the insurance period.



When does the cover start and end?

Subject to payment of the required premium, this policy will remain in force for a period of one year from the inception date as shown in your policy schedule and is renewable for successive one year periods at the prevailing terms, premium rates and benefits.



How do I cancel the contract?

If the policy is to be cancelled in its entirety, the policyholder must make this request in writing. Cancellation will be effective from the date that written notification is received.

If having purchased this insurance you decide that it does not meet your requirements then please return your policy documents to us within 30 days of receipt together with written cancellation. Provided no claims have been paid and/or pre-authorisation has been given, we will refund any premium that you have paid.

Note: After the initial 30 day cooling off period, we are able to issue a pro rata refund providing there have been no claims paid or pre-authorised and there is a minimum of 3 full months remaining of the policy period.