

Good All Round

 **Sovereign**
Health
Care

From top
to toe, we
can help
with your
health costs

Get a £20
e-voucher
when you join[†]

GET CASH BACK ON

- ✓ Dental
- ✓ Optical
- ✓ Prescriptions
- ✓ Physiotherapy
- ✓ And much more...



Rated **Excellent** on



Payroll

Affordable Good All Round health cover

Looking after your health is important, but it can be costly. Our Good All Round cash plan helps cover everyday health care expenses, so paying for check-ups and treatment isn't as much of a worry.

Starting from £2.28 a week, you can claim money back towards the cost of new glasses, visits to the dentist, prescription charges, physiotherapy and much more.

When you make a claim, you'll receive back 100% of your dental and optical costs up to your cover level limit. For all other benefits, you'll receive back 50% of your costs up to your cover level limit, and some benefits pay a fixed sum. See the table opposite for more details.

**Get a £20
e-voucher
when you join[†]**

The quickest way to join is online at:
sovereignhealthcare.co.uk/payroll

**NO ANNUAL
CONTRACT**

**PAY BY PAYROLL
DEDUCTION**

**100% PAYBACK
ON DENTAL & OPTICAL
UP TO COVER LEVEL LIMIT**



† E-voucher offer details: A £20 e-voucher is available to new customers of Sovereign Health Care ("Sovereign") who pay premiums by payroll deduction and meet the following qualifying criteria: the application to join is accepted; the new policy remains active beyond the 14 day cooling off period; the first month's premium is paid; and the new customer registers and logs into Sovereign's secure customer area within 90 days of their policy start date. Upon qualification, a code to redeem the e-voucher will be sent to the email address provided on the new policy. If the new customer is introduced by an existing Sovereign customer and their policy number is quoted on the application form, a £20 e-voucher code will also be sent to the existing customer to the email address on their policy. The code will expire six months after the date it is issued. Once expired, it cannot be used in any way and no replacement will be issued. Existing customers can receive e-vouchers for up to five new customer introductions per calendar year. E-vouchers are provided by Blackhawk Network and are subject to their terms and conditions. No alternatives to this promotion will be offered. Sovereign reserves the right to alter, cancel or withdraw the offer at any time.

A closer look at what's covered

The table below summarises the yearly cover provided by the Good All Round cash plan.

Levels of cover	Level 1	Level 2	Level 3	Level 4	Level 5	
Monthly premium (per person)	£9.88	£15.60	£22.75	£32.50	£41.60	
Weekly premium (per person)	£2.28	£3.60	£5.25	£7.50	£9.60	
Everyday essentials						Payback
Dental including treatment, check-ups and x-rays	up to £60	up to £90	up to £120	up to £150	up to £180	100%
Optical including glasses, contact lenses and eye tests	up to £60	up to £90	up to £120	up to £150	up to £180	100%
Prescription charges, inoculations and vaccinations	up to £16	up to £24	up to £32	up to £40	up to £48	50%
GP service 24/7 access to a practising NHS GP Accessed via the online customer area	✓	✓	✓	✓	✓	-
Sovereign Perks Online and high street discounts Accessed via the online customer area	✓	✓	✓	✓	✓	-
Help to keep you ticking over						
Physiotherapy/Osteopathy/Chiropractic/Sports massage 6 month qualifying period for pre-existing conditions	up to £200	up to £300	up to £400	up to £500	up to £600	50%
Chiropody/Podiatry	up to £50	up to £75	up to £100	up to £125	up to £150	50%
Acupuncture/Homeopathy/Reflexology/ Earwax removal	up to £70	up to £105	up to £140	up to £175	up to £210	50%
Health screening including well person screening	up to £70	up to £105	up to £140	up to £175	up to £210	50%
Support if you need NHS or private hospital treatment						
Hospital in-patient and day case admission 6 month qualifying period for pre-existing conditions	£20 per day/ night	£30 per day/ night	£40 per day/ night	£50 per day/ night	£60 per day/ night	Max 7 days/nights
Hospital consultant fees and diagnostic tests 6 month qualifying period for pre-existing conditions	up to £150	up to £225	up to £300	up to £375	up to £450	50%
Support for a growing family						
Birth/adoption of a child 6 month qualifying period	£100 per child	£150 per child	£200 per child	£250 per child	£300 per child	Fixed amount

Free cover for up to four dependent children aged under 18

Up to four dependent children, aged under 18, are covered at the same level as the policyholder for all benefits excluding birth/adoption. Cover provides separate yearly maximums for the policyholder and each of their covered dependent children.

**NO JOINING
AGE LIMIT**

**12 MONTHS
TO CLAIM**

**UP TO FOUR
DEPENDENT
CHILDREN COVERED
FOR FREE**

How it works

We've waived the usual maximum age limit of 65 when you join and pay by payroll deduction. No medical is needed and everyone pays the same regardless of age or medical history.

You can claim from day one and you have 12 months from the date of treatment to submit a claim. Some benefits have a qualifying period, please see the table on page 3 for more details.

NHS and private treatment are covered and you can choose your practitioner. You can even claim for treatment received abroad from a qualified practitioner.

Claiming is easy - online or by post



1 On the day of your appointment, pay as normal and get a receipt with your name on it



2 Upload a photo or post your receipt to us



3 Receive money straight into your bank account

Cover your children and family members too

For no extra cost, an adult's plan covers up to four dependent children aged under 18 too. They enjoy all the same benefits as you, except birth/adoption, and they even get their own payback allowance.

Plus you can pay to cover your partner or family member - simply include their details on your application. As an added bonus, they'll also receive **a £20 e-voucher when they join.**[†]

Taking care of you from top to toe

Here is an example of how **level 2 Good All Round cover** could help you keep on top of your everyday health care. This costs **£15.60** per person, per month (**£187.20 per year**).

The illustration shows a woman with dark skin and hair in a bun, wearing an orange tank top and blue leggings. Seven callout boxes are connected to different parts of her body, each containing an icon and a text box with service details and costs.

Service	Cost	Cash back from Sovereign	Amount left to claim
Eye test and contact lenses	£70	£70	£20
NHS dental check-up and treatment	£75.30	£75.30	£14.70
Earwax removal	£55	£27.50	£77.50
Three NHS prescriptions	£29.70	£14.85	£9.15
Four physiotherapy sessions	£160	£80	£220
Visit to the chiropodist	£30	£15	£60

NHS costs correct at 01/08/2025

If you claimed for dental, optical, earwax removal, physiotherapy, prescription and chiropody costs, you could get **£282.65 cash back** on the **£420.00** you spent on treatment. Please note, physiotherapy has a 6 month qualifying period for pre-existing conditions.

Manage your policy online and access exclusive member benefits

When you register for the secure customer area, not only can you claim online, view policy documents and update your contact details, you can also access the following member benefits...

GP24*

Convenient access to a practising NHS GP, wherever you are in the world.

The services available include:

- ✓ 24/7 GP telephone consultations
- ✓ Private prescription service
- ✓ Online webcam GP consultations
- ✓ Medically approved health information

Sovereign Perks**

Enjoy a wide range of online and high street discounts on:

- ✓ Gym membership and shopping vouchers
- ✓ Family entertainment and attractions
- ✓ Hotels and holiday extras
- ✓ Car insurance and maintenance

Sovereign Perks also provides access to a 24-hour confidential telephone helpline and digital services to support your wellbeing.

It's easy to apply



The quickest way to join is online, simply visit:
sovereignhealthcare.co.uk/payroll



Or scan to apply



Or you can fill in the application form at the end of this leaflet and return it in an envelope to **FREEPOST SOVEREIGN HEALTH**
(no stamp or other address details needed).

*The GP24 service is provided by HealthHero on behalf of Sovereign Health Care. By using the GP24 service, you agree to HealthHero's terms and conditions, which are available on the GP24 app.

**Terms and conditions apply to the use of Sovereign Perks, details of which are available through our secure customer area. Sovereign Perks is managed and run on behalf of Sovereign Health Care by Parliament Hill Ltd using third party partners. Any purchases you make will be with the relevant third party and not Sovereign Health Care and will be subject to their terms. All offers may be withdrawn or changed without notice.

Policy summary

This is a summary of the key features of the Good All Round cash plan. This summary is for your guidance only and will not form part of our contract with you. Our contract with you will be on the terms of your application and our full terms and conditions which we will provide with your policy documents and are available on our website at www.sovereignhealthcare.co.uk along with the Insurance Product Information Document. For the purposes of our contract, you will be classed as a 'consumer' (also known as a retail client). The plan allows you to claim money back towards a range of everyday health care expenses as detailed in the table of benefits on page 3 and the policy terms and conditions.

Premium payments and frequencies

Premium costs are shown on the table of benefits and include insurance premium tax (IPT) at the current rate. Premiums are deducted from your salary either weekly, four weekly or monthly depending on how frequently you are paid and paid to Sovereign Health and Insurance Services Ltd by your employer. Your policy is a rolling contract. This means it will continue until you or we end it.

Policy start date, renewal and ending your policy

Cover will start on the date shown on your policy certificate (your "start date") and will renew automatically each month until it is cancelled, or you allow it to lapse. You can end your policy at any time by giving us at least 30 days notice.

Key features and benefits

There are 5 levels of cover so you can choose the level that best suits your needs. Cover is for you as an individual with up to four dependent children covered for certain benefits at no extra cost. Cover for dependent children ends when they reach their 18th birthday. You also have the option to cover your partner or a family member.

Dental and optical benefits pay back at 100% of the costs you have incurred up to your chosen cover level maximum each claiming year. All other benefits (except hospital stays and birth/adoption) pay back 50% of the costs you have incurred up to your chosen cover level maximum each claiming year.

Any hospital stays are paid either on a per day or per night basis. Birth/Adoption is a fixed payment determined by your cover level.

Key limitations and exclusions

You can apply to join the Good All Round cash plan if you are aged 18 or over and under the age of 66, and a permanent UK resident. There is no maximum joining age limit when you join and your premiums are paid by payroll deduction. If you are between the ages of 16 and 18 and in full time employment, we may consider your application on an exceptional basis. If you keep to the policy terms and conditions, you can continue to hold your policy for as long as you wish.

You can claim straightaway for treatment received on or after your policy start date except for benefits with a qualifying period. The birth/adoption benefit has a 6 month qualifying period. A 6 month qualifying period for pre-existing conditions applies on physiotherapy/osteopathy/chiropractic/sports massage, hospital in-patient and day case admission, and hospital consultant fees and diagnostic tests.

You must send a claim within 12 months of the date any treatment was received or the completion date of any hospital treatment.

Cooling off period – your right to change your mind

If you decide your policy does not meet your needs for any reason, you can cancel it within 14 days of the cover starting or from the day you received your policy documents, by telling us in writing or phoning 01274 841130 (the "cancellation period").

Sovereign Health Care is a company limited by guarantee. Registered in England no 85588. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Sovereign Health and Insurance Services Limited is a wholly owned subsidiary of Sovereign Health Care. Registered in England no 7401863. Authorised and regulated by the Financial Conduct Authority. Sovereign Assured Partners Limited is a wholly owned subsidiary of Sovereign Health Care. Registered in England no 10224830. Registered office: 2nd Floor, West Wing, The Waterfront, Salts Mill Road, Shipley, Bradford BD17 7EZ.

Any premiums paid during the cancellation period will be refunded. Premiums will not be refunded if a claim has been made during the cancellation period or after the cancellation period has ended. Sovereign Health Care's normal terms and conditions apply thereafter.

Our right to change your policy

It may sometimes be necessary for us to change your policy, including, for example, the amount you pay for it, the benefits available to you under it and the rules relating to it. If we make a significant change, we will try to give you at least 30 days notice in writing.

How to claim

To make a claim, fill in a claim form and send it to us, either online or by post, with the named receipt or relevant documentation. For hospital claims, you can either provide a copy of your hospital discharge summary, or have the relevant section of the claim form filled in and stamped by the hospital/medical centre where you were admitted. Accepted claims will be paid by cheque or into your bank account if you provide us with your account details. See the terms and conditions for full details about how to claim.

Complaints procedure – your right to complain

We pride ourselves on our customer service, however we know that occasionally you may be unhappy with the service you receive. If you are not satisfied with any part of our service please contact our Customer Support Manager with details of your complaint:

Phone: 01274 841130. Lines are open Monday to Thursday from 9am to 5pm, and Fridays from 9am to 4pm.

Email: help@sovereignhealthcare.co.uk

Write to: Customer Support Manager, Sovereign Health Care, 2nd Floor, West Wing, The Waterfront, Salts Mill Road, Shipley, Bradford BD17 7EZ.

To help us deal with your complaint quickly, please quote your name and policy number. If you are unhappy with the response you receive from us, you can refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. The Ombudsman will only consider your complaint after you have written confirmation from us that your complaint has been through our full complaints procedure.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. In the unlikely event of us being unable to meet our financial obligations to you, you may be entitled to claim compensation from the scheme. More information about the FSCS is available at www.fscs.org.uk or by calling 0800 678 1100.

Statement of demands and needs

Do you require insurance to help cover your everyday, routine health care costs? This policy meets the demands and needs of a person who wishes to claim money back towards specified health care items and treatments received during the term of the policy. Sovereign Health Care is the insurer and we do not provide advice, or make any recommendations, about our insurance products, however we will provide the information you need to make your own decision. Sovereign Health Care employees who sell this insurance product are remunerated by way of a basic salary and bonus payments linked to their individual performance.

Office use only:

Ref

Applying couldn't be easier – Fill in this form, sign the declaration and return it to **FREEPOST SOVEREIGN HEALTH** (no stamp or other address details needed). If you apply and a payroll arrangement isn't in place with your employer, we will contact you and you can choose to pay by Direct Debit instead.

Has Sovereign been recommended to you by an existing customer? If so, please provide their details below.

Title	First name	Surname
Postcode		Policy number
Date of birth	D D - M M - Y Y Y Y	

Your details – Please make sure you read the policy summary on page 7 and the Insurance Product Information Document provided separately with your policy documents. Please tick the relevant box below to indicate if you want to apply to either join the Good All Round cash plan or change an existing policy.

I am: A new customer An existing customer changing cover level and/or adding a family member

Title	First name	Surname
Address		
		Postcode
Date of birth	D D - M M - Y Y Y Y	Phone
Email		

Pay to cover your partner/family member (optional)

Title	First name	Surname
Address (if different to yours)		
		Postcode
Date of birth	D D - M M - Y Y Y Y	Phone
Email		

The email address for your partner/family member must be different to yours.

Add up to four dependent children under the age of 18 for free

Dependent 1 Master/Miss*		Dependent 2 Master/Miss*	
First name		First name	
Surname		Surname	
Date of birth	D D - M M - Y Y Y Y	Date of birth	D D - M M - Y Y Y Y

*Delete as appropriate. Please continue on a separate sheet of paper if you want to add more than two dependent children.

Choose your level of cover

Please choose your level of cover, and partner/family member cover if needed, by ticking the relevant box(es). Premiums shown include insurance premium tax (IPT) and are deducted from your salary.

Cover level	Level 1	Level 2	Level 3	Level 4	Level 5
Monthly premium (per person)	£9.88	£15.60	£22.75	£32.50	£41.60
Four weekly premium (per person)	£9.12	£14.40	£21.00	£30.00	£38.40
Weekly premium (per person)	£2.28	£3.60	£5.25	£7.50	£9.60
Your level of cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partner/family member level of cover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

◀ Please continue overleaf to complete your application.

Payroll deduction payment instruction

Fill in this section so we can instruct your employer to deduct your premiums from your salary.

Payroll/Employee reference number

Employer name

Location (where you are based)

Please enter the total premium to be deducted from your pay

£

Please tick the relevant box according to your pay frequency:

Per month

Per four weeks

Per week

Direct Credit – Fill in this section to have your claims paid into a bank account

If you do not fill in this section your claims will be paid by cheque. If you are paying for your partner/family member, their claims will be paid by cheque until they provide their claims payment details. To register for direct credit at a later date, simply contact our customer support team or do this online via the secure customer area.

Full name of account holder

Name of bank

Sort code

–

–

Account number

I authorise Sovereign Health Care to pay my claims into this bank account until further notice.

Your marketing contact preferences

We'd like to keep you updated about the latest offers, products and services from Sovereign Health Care and its group companies that may be of interest to you. Please tick the relevant box(es) below to indicate how you would like to be contacted by us. Please be assured that we will never sell your data on to third parties, and you can withdraw your consent at any time. I consent to receiving information by: Post Phone Email Text

Declaration

I want to apply to join Sovereign Health Care or, I am an existing customer and I want to apply to change my policy. I and anyone else detailed on this application apply for cover under the Good All Round cash plan and declare that any information contained on this application is to the best of my knowledge true and complete. I confirm that where I have provided information about another person within this form for partner/family member cover, I have their permission to provide the information to Sovereign Health Care, and for it to be used in the same way as my own. I authorise the amount noted to be deducted from my salary and paid to Sovereign Health and Insurance Services Ltd. If premium rates change, subject to Sovereign Health Care giving me 30 days notice, the revised amount may also be deducted from my salary. I understand and accept the policy summary, including the key limitations and exclusions and the statement of demands and needs. I understand that this insurance will automatically renew each month until it is cancelled or I allow it to lapse. I/We understand that certain benefits have a qualifying period, or a qualifying period for pre-existing conditions, and that I/we will not be able to claim for these benefits until the relevant qualifying period has ended. I/We agree that Sovereign Health Care may request a medical report from a GP or health care provider/practitioner to verify future claims. I/We agree to be bound and abide by the policy terms and conditions.

Data Protection Sovereign Health Care and its group companies comply with the General Data Protection Regulation (EU) 2016/679 and any national laws which relate to the processing of personal information ('Data Protection Legislation') and we will store and process any personal information collected by us in line with Data Protection Legislation. We will use your personal information to set up and manage your policy, take payments for premiums payable, comply with our contractual obligations, assess and process claims, prevent crime (including fraud and money laundering) and to comply with any legal requirements that apply. We will also need to share your personal information with your employer to deduct your policy premiums from your salary. For more details on how we use your personal information, including sharing it with third parties, how we keep your information secure and your rights relating to the information we hold about you, please see our privacy policy on our website (or contact us if you would like us to send you a copy).

Your application to join or change an existing policy is subject to acceptance by Sovereign Health Care and we reserve the right to refuse your application for any reason without providing an explanation. Your policy will be subject to our terms and conditions, which we will provide to you with your policy documents.

Your signature

Date

–

–

Please make sure you have filled in all sections and signed the declaration.

Please detach and return in an envelope to: FREEPOST SOVEREIGN HEALTH (no stamp or other address details needed).

DONATED
£7m

TO GOOD CAUSES
IN THE LAST 10 YEARS

96%  OF OUR
CUSTOMERS WOULD
RECOMMEND US
2024 CUSTOMER SURVEY

Feel good about choosing Sovereign

We've been helping people plan for their everyday health costs for over 150 years. Our 2024 customer survey revealed 96% would recommend us to their friends and family.

Our customers aren't the only people we help. In the last 10 years, **we've donated over £7 million to health and wellbeing good causes including over £3.3 million to Yorkshire NHS Trusts.** We're able to do this because we have no shareholders, so any surplus we make is available to either reinvest in the business or award to charitable initiatives.



If you have any questions, simply:



Call **01274 841130**

Lines are open Monday to Thursday from 9am to 5pm,
and Fridays from 9am to 4pm



Email **help@sovereignhealthcare.co.uk**



Visit **sovereignhealthcare.co.uk/payroll**