

# Health care cash plan

## Insurance Product Information Document

**Company:** Sovereign Health Care is registered in England no 85588. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Product:** Good All Round cash plan



This document provides a summary of cover only and does not contain the full terms and conditions of cover. Complete pre-contractual and contractual information on the product is provided in the full policy terms and conditions which are available on our website [www.sovereignhealthcare.co.uk](http://www.sovereignhealthcare.co.uk).

### What is this type of insurance?

This is a health care cash plan which reimburses you for the everyday health costs listed below up to your cover level limit. Access to a 24-hour telephone helpline is also included.



#### What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Optical
- ✓ Prescription charges, inoculations and vaccinations
- ✓ Physiotherapy/Osteopathy/Chiropractic/  
Sports massage
- ✓ Chiropody/Podiatry
- ✓ Acupuncture/Homeopathy/Reflexology
- ✓ Health screening
- ✓ Hospital in-patient and day case admission
- ✓ Hospital consultant fees and diagnostic tests
- ✓ Birth/adoption of a child
- ✓ Dependent children up to the age of 18.  
Cover provides separate annual maximums for the policyholder and each of their dependent children.

Other benefits:

- ✓ 24-hour telephone helpline



#### What is not insured?

- ✗ Sundry/consumable items
- ✗ Cosmetic treatment
- ✗ Treatment not carried out by a practitioner qualified and registered with a professional body recognised by Sovereign
- ✗ Missed appointment charges
- ✗ Premiums you may pay for other types of insurance



#### Are there any restrictions on cover?

- ! Minimum joining age of 18 and maximum joining age of 66
- ! Dependent children up to the age of 18 are covered on all benefits except birth/adoption
- ! Laser or refractive eye surgery (within the optical benefit) has a 12 month 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
- ! Percentage payback and maximum benefit entitlements vary by benefit type and level of cover



#### Where am I covered?

- ✓ Worldwide



## What are my obligations?

- Maintain premium payments
- Ensure claims are submitted accompanied by original, valid receipts or supporting documentation as detailed in the policy terms and conditions
- Make claims within 12 months of treatment
- Advise Sovereign of any changes to your personal details



## When and how do I pay?

- If the premium is taken from your pay, it will be paid every week, every four weeks or every month - depending on how often you are paid
- If the premium is paid by Direct Debit, it will be taken from your chosen bank account every month
- You can pay to cover your partner/family member by the same payment method as your own policy



## When does the cover start and end?

Your policy starts on the date specified on your policy certificate and will renew automatically each month until it is cancelled or you allow it to lapse.



## How do I cancel the contract?

You can cancel your policy within 14 days of the start date or from the date you received your policy documents. Any premiums paid during the 14 day cancellation period will be refunded if a claim has not been paid. Outside of the 14 days you can cancel your policy at any time by giving Sovereign not less than 30 days notice; we will not refund any premiums you have already paid. You can cancel your policy by telephone or in writing.