



**NORWICH
UNION**
an AVIVA company

Health Solutions

Private Medical Insurance for individuals and families



Norwich Union Healthcare



2004 Money Marketing Awards

Winner - Best Healthcare Provider
(for the fourth year running)

SAY YES to the Private Medical Insurance package that treats you like an individual.

At Norwich Union Healthcare we appreciate that everyone is different and are committed to offering products and services that meet the requirements of those customers who don't believe that 'one size fits all'. What one person wants from their Private Medical Insurance may be completely different to the requirements of another. That's why new Health Solutions is a flexible Private Medical Insurance that allows you to pick the cover that fits your needs.

We think Health Solutions is one of the most flexible Private Medical Insurance products on the market – read on and learn how to join us.

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SAY YES ...to flexible health cover

Health Solutions is one of the most comprehensive and versatile healthcare products on the market, offering you and your family real choice over the breadth and depth of your medical insurance cover.

Not only do we offer a range of comprehensive core benefits, but Health Solutions offers you the ability to say YES to the benefits you need and NO to the ones you don't. This truly flexible approach can save you money by covering you for the things you want, and removing those options that you don't feel are important – providing the cover you really need. It's a different approach, with some obvious advantages.

■ Say Yes to simple

One product satisfies a wide range of healthcare needs.

■ Say Yes to comprehensive

Health Solutions offers you an extensive range of Core Cover as standard.

■ Say Yes to flexible

You can select from a wide choice of Healthcare Options.

■ Say Yes to cost-effective

You can choose the cover that you require and remove the benefits you don't.

■ Say Yes to value for money

We offer a No Claim Discount, and our premiums are some of the most competitive on the market.

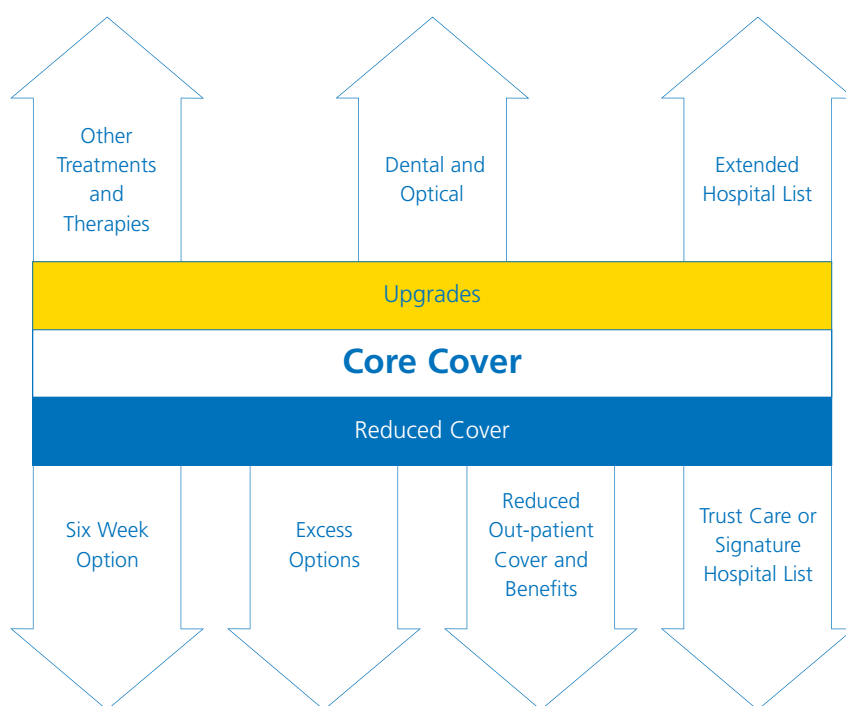
■ Say Yes to hassle-free

Applying for Health Solutions is easy – and if you can satisfy a number of conditions, we are currently offering you the opportunity to switch from an existing provider without the need for further medical underwriting. Joining Health Solutions is quick and simple.



It's easy to see what makes Health Solutions so different

With Health Solutions you have an extensive range of benefits provided as standard with your Core Cover. Then to build a product that fits your or your family's needs, simply say YES to the Health Options you would like, and NO to any you feel aren't as important. Have a look at this diagram to see how it could work for you.



Health Solutions - it's easy to see that you can have medical insurance cover that's as different as you want it to be. So say YES, to more flexible Private Medical Insurance today.

Additional benefits to help keep you healthy

Our unique Personal Health Manager has been specially set up to provide you with medical help and advice. Using qualified doctors, nurses and counsellors we've designed it to help you with any medical problems or worries you might have – whatever the time of day or night. And all in the strictest confidence, whether you're online or on the phone.

24 hour GP Helpline

We know that sometimes you just can't get to see your doctor, or you're not sure whether or not to bother them. When this is the case, don't spend your time worrying – just call our **24 hour GP Helpline**, and you'll be put through to a qualified GP. Or if you just want some general healthcare information – like what sort of jabs you'll need before going on holiday – then you can always talk to one of our trained nurses.

If you're a little stressed and just want someone to talk to, whatever the reason, you can call our **Stress Counselling Helpline**. Experienced counsellors are there for you 24 hours a day, 7 days a week.

Symptom Assessment

When you visit www.personalhealthmanager.co.uk you can also access medical advice online. Our **Symptom Assessment** tool asks you a series of questions to find out what you might be suffering from, just as your doctor would. Then it gives you suggestions of what to do about it. You can use it any time of the day or night, and if you want, a qualified GP can access your Symptom Assessment for a limited period and call you back in the strictest confidence.

Health Planner

Of course we're not just there for you if you're unwell – we want to help you stay fit and healthy, too. Our online **Health Planner** is a great way for you to assess your health and lifestyle. Covering areas such as diet and exercise, it can tell you about certain conditions and diseases you might be at risk from and provides a regime to follow to minimise these risks. You can even save information to keep a record of your progress.



Additional benefits to help keep you healthy

Medical Information

Our **Medical Encyclopaedia** has over 1000 pages of information online covering almost every medical topic. And if there's something you want to keep and refer to later, you can save it for future reference. There is also our **Stress Free Living Guide** and **Guide to Services for a Healthy Mind** that deal with a number of mental or emotional issues.

Then there's our **Waiting List Guide**. Here you can look for local NHS waiting lists in England and Scotland for the most common medical procedures, including consultations. Waiting times for Wales are available at a specialty level only.

In addition to the above, there is our **Children's Services**. You'll find some of the most comprehensive, up-to-date, accurate and easily accessible information you'll find anywhere regarding children's services in your area.

Your Health Planner and Symptom Assessment are both linked to your Medical Encyclopaedia, so you can cross-reference any information to help you stay in control of your health.

Hospital and Consultant

The Hospital and Consultant section provides you with the ability to make informed choices about your treatment, to ensure that visits to a consultant or hospital are as stress-free as possible. It provides in-depth information on both NHS and Private hospitals as well as details of the consultants who work within them.

You can find valuable hospital information on the various medical services available, as well as general details about parking and the nearest train stations. You can also compare the services available in your area.

This invaluable tool can help you and your family receive the peace of mind and information you need to feel in control, and also help remove the stress that a visit to hospital or a consultant can bring.



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POLICY SUMMARY

Health Solutions

Private Medical Insurance
from Norwich Union Healthcare

This Policy Summary has been designed to provide you with the key information about the product and it is important that you read this section. The Policy Summary does not contain the full standard terms and conditions that apply to the product, this is contained in the Policy Wording, a specimen copy of which is available on request. Non-standard terms may apply.

What do you get from Health Solutions when you've said yes?



More choice

Health Solutions is one of the most versatile individual healthcare products on the market, offering you a real choice. Health Solutions not only offers a range of comprehensive core benefits, but also the option to pick-and-choose the benefits you need from one policy. It's perfect because it enables you to adapt the product to suit your needs and budget.

Rather than restrict you to a product that provides benefits you don't want and feel you may never need, Health Solutions offers you a wide range of options you can select to create affordable healthcare that's individual to you and your family.

No Claim Discount

We believe that people should be rewarded for staying healthy, which is why we have introduced a No Claim Discount on the Health Solutions product.

The No Claim Discount applied to accepted applications in the first year will range from 0-45%, depending on each person's previous medical claims experience.

The No Claim Discount is reviewed annually and applies on a sliding scale. After each consecutive year of no claim, the percentage discount applied to your premium moves you up the scale by one level. Should you need to make a claim, the No Claim Discount applied to your policy will fall by three levels per claim. However, not all claims will affect your No Claim Discount.

Please refer to the Policy Wording for full details.

Cover for you and your family

You, your spouse and your children under 24 can all be covered by the Health Solutions Policy, provided you are all permanently resident in the UK. Your children can be included even if they are temporarily away from home. Newborn babies qualify for up to three months free cover, and can be added to your Policy on full cover regardless of their health if notified to us within three months of birth.

What is covered - summary

You can purchase Core Cover separately which provides you with the benefits usually associated with comprehensive Private Medical Insurance. Cover may be reduced or added to by choosing from the selection of Policy Options. It is important to note that this benefit table is only intended to provide you with a summary of the benefits offered by Health Solutions. Please refer to the Policy Wording for full details of the Policy benefits and exclusions.

Benefits		Notes
In-patient or day-patient treatment of acute conditions at a hospital in the Key and Signature sections of the Select Hospital List or in an NHS pay-bed.		
Hospital charges	✓	Including accommodation, meals, nursing care, drugs and dressings
Specialist fees	✓	Subject to Norwich Union Healthcare's fee guidelines for Specialists
Diagnostic Tests	✓	Such as pathology, X-rays, CT scans, MRI scans and physiological tests such as ECGs
Radiotherapy/chemotherapy	✓	
Additional Benefits		
Nursing at home	✓	Immediately following eligible in-patient or day-patient treatment
Private ambulance	✓	Reasonable charges
Parent accommodation when staying with a child covered by the Policy	✓	Child under nine undergoing eligible treatment. One parent only
Hospice care	£70 per day	Donation to the Hospice; up to 10 days care
Maternity Cash Benefit	£100 per child	For each child born to an Insured Person who is the mother
NHS Cash Benefit	£60 per night	Up to 25 nights per person per policy year
Treatment for abnormal conditions of pregnancy and childbirth	✓	Subject to a 10 month qualifying period
Investigation into the causes of infertility	✓	
Oral surgical procedures	✓	Subject to Norwich Union Healthcare's fee guidelines for Specialists
Overseas cover	✓	Emergency In-patient treatment cover when temporarily abroad for a period of up to 90 days
GP Helpline	✓	Unlimited number of calls
Stress Counselling Helpline	✓	Unlimited number of calls
Personal Health Manager	✓	Unlimited use
Out-patient treatment of acute conditions		
Consultations with a Specialist	✓	Any procedures included are subject to Norwich Union Healthcare's fee guidelines for Specialists
Diagnostic Tests	✓	Such as pathology, X-rays, CT scans, MRI scans and physiological tests such as ECGs
Specialist referred physiotherapy, osteopathy and chiropractic treatment	✓	
Radiotherapy/chemotherapy	✓	

This is a summary of the policy benefits. Full details of standard cover and exclusions are given in the relevant Policy Wording, a specimen copy of which is available on request. Non-standard terms may apply. Applications are required.

Benefit Options to enhance your cover – summary

In addition to the Core Cover, you can choose from the following Options to enhance the healthcare benefits available to you and your family.

Benefit limits shown below apply per person per Policy year.

Other Treatments and Therapies

You may want to use complementary and alternative treatments with one visit to your GP.

This option includes:

Benefits		Notes
GP referred physiotherapy, osteopathy, chiropractic and acupuncture treatment	✓	Up to ten sessions in combined total
Minor surgery by a GP	✓	Up to £70 per procedure

Dental and Optical

Although Core Cover includes cover for oral surgical procedures and ophthalmic procedures, you can also choose additional benefit towards routine dental expenses, accidental injuries and optical expenses as well.

This option includes:

Benefits		Notes
Optical Benefit	✓	Up to £200
Accidental Dental Benefit	✓	Up to £600
Routine Dental Benefit	✓	Up to £300

A £50 excess applies separately to routine dental treatment and optical benefit. The £50 excess is applicable per claim.

Extended Hospital List

Health Solutions Key Hospital List provides access to a wide range of UK private hospitals. You may wish to extend the list of hospitals you can use by choosing the Extended Hospital List, which increases your access to hospitals.

This is a summary of the Policy benefits. Full details of standard cover and exclusions are given in the relevant Policy Wording, a specimen copy of which is available on request. Non-standard terms may apply. Applications are required.

Options to reduce your cover

Perhaps you feel that while you and your family could benefit from the advantages of Health Solutions, you would prefer a lower cost option.

The following Options may be chosen, in return for a premium reduction.

Reduced Out-Patient Cover and Selected Benefit Reduction

You can choose to reduce your out-patient cover. This option does include cover for two Specialist consultations per person and out-patient radiotherapy and chemotherapy treatment. It also includes out-patient diagnostic tests relating to in-patient or day-patient treatment that is related to, or following within six months of, eligible in-patient or day-patient treatment.

This cost-saving option is ideal if you are happy to use the NHS or pay the relatively low cost for any additional consultations and out-patient treatment that does not lead to further treatment as an in-patient or day-patient.

If this Option is selected the following exclusions will apply in addition to those detailed on page 10 of this brochure.

Cover will not be available for:

- All pregnancy and childbirth including abnormal conditions
- All investigations into fertility
- All dental treatment including oral surgical procedures unless otherwise stated on your Policy Schedule
- Overseas cover.

Reduced Hospital Lists

Health Solutions Key Hospital List provides access to a wide range of UK private hospitals. You may choose to restrict the list of hospitals you can use and utilise the Trust Care Hospital List, which uses excellent private patient units of NHS Trust and Partnership hospitals. Or the Signature Hospital List, which has been designed specifically for residents of Scotland and Northern Ireland. The Signature Hospital List comprises seven private hospitals in Scotland and two in Northern Ireland.

Member Excess

Another way to reduce your premium is to choose for a claims excess to apply to your policy. You can choose £500 or £1000. This means each person covered by the policy has to pay that fixed amount towards the cost of their annual claims bill. This excess applies once per person per policy year.

Six Week Option

Benefits for in-patient or day-patient treatment and for NHS Cash Benefit will only be available if treatment is not available at an NHS hospital within six weeks.

If you choose the Six Week Option, you will still have the benefit of prompt cover should a GP refer you to a Specialist for diagnosis. And, if subsequent eligible treatment as an out-patient is required, that is covered too. If there is an NHS delay of more than six weeks for the eligible operation or treatment required, there is cover for prompt access to any of the hospitals in the relevant section of the Select Hospital List.

What is not covered - summary

Health Solutions does not cover you for the following:

<ul style="list-style-type: none">■ Pre-existing conditions (unless we have expressly included treatment relating to it)■ Long term or chronic conditions■ HIV/AIDS and related conditions■ Normal pregnancy and childbirth and infertility other than as specified on the Benefit table on page 7■ Alcoholism, alcohol abuse, solvent abuse, drug abuse and other addictive conditions	<ul style="list-style-type: none">■ Health hydros and similar establishments■ Treatment undertaken without GP referral■ Psychiatric or mental illness■ Kidney dialysis■ Cosmetic treatment■ Out-patient drugs and dressings■ Professional sports injuries■ Experimental treatment	<ul style="list-style-type: none">■ Treatment required as a result of war, terrorism, criminal activity or contamination by radioactivity of chemicals■ Self inflicted injury.
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This is a summary of the policy exclusions. Full details of standard cover and exclusions are given in the Policy Wording, a specimen copy of which is available on request. Non-standard terms may apply. Applications are required.



Health Solutions underwriting

Private Medical Insurance is designed to cover new and unexpected medical conditions. Health Solutions offers a choice of underwriting options.

Full Medical Underwriting

This means we ask you questions about your past health and any pre-existing conditions and related conditions will be excluded unless we agree to accept them.

Moratorium

Instead of filling out a health questionnaire, an automatic exclusion applies to any disease, illness or injury (whether or not diagnosed), or of any related condition if,

- you had symptoms of, medication or treatment for, or advice about such a disease, illness or injury within five years before joining Solutions, and
- there has not been a clear two-year period after joining during which you have been free of medication for, treatment for, and advice about such a disease, illness or injury or related condition.

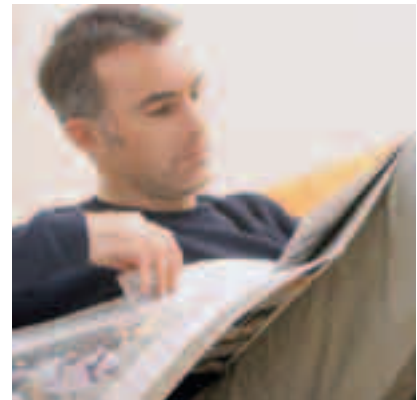
After this clear two-year period, your cover will be extended to include that disease, illness or injury, subject to Policy terms and conditions. For a more detailed explanation, please read the ABI's 'How you can apply for cover' that should be given to you before you take out your Policy.

Continued Medical Exclusions

This can be chosen if you are transferring from an existing fully medically underwritten medical insurance plan and you are under 70 years old.

We will require you to sign a declaration stating you have not had any treatment, tests or consultations for the last two years, and there are no treatments, tests or consultations pending.

We will accept the existing health of you and your family, applying the same medical exclusions to your Health Solutions Policy that were applied to your previous Policy.



Continued Moratorium

This can be chosen if you are transferring from an existing plan which is written on a moratorium basis and you are under 70 years old. We apply our moratorium wording with effect from the commencement date of your existing Policy.

We will require you to sign a declaration stating you have not claimed on your existing Policy for the last two years, and there are no claims pending.

Your questions answered

Making a claim

Once a GP has recommended that you see a Specialist, all you need to do is call the Customer Service Helpline on **0870 1555 789***.

Further details can be found in the *Claiming is Easy* section of this brochure.

*Calls may be monitored and/or recorded.

Can the Policy be cancelled?

After your application is accepted by us, you will receive your Policy documents and notice of your right to cancel. You will have 14 days in which you will be entitled to change your mind and cancel your Policy.

What is the duration of my Policy?

Your Private Medical Insurance Policy is a one year contract.

If you have any cause for complaint

If you have cause for complaint please write with full details to:

The Complaints Co-ordinator
Norwich Union Healthcare Limited
Chilworth House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire SO53 3RY.

If you are still unhappy with the outcome, you may ask the Financial Ombudsman Service to investigate by writing to the address given in the *More about Health Solutions* section of this brochure.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Switch to Health Solutions today



We understand that switching your Private Medical Insurance from one provider to another can be time consuming, which is why we've made it easier and faster.

As long as you comply with the short list of requirements below, you will not need to complete any further complicated medical declarations, and, you will receive an attractive No Claim Discount of up to 30% when you switch your Policy to Health Solutions from Norwich Union Healthcare.

To qualify for this offer, you must:

- Not have had any premium loading from your previous insurer
- Not have any appointments, tests or treatment planned or booked with a GP, Specialist or Hospital
- Have no conditions, of which you are aware, which may require tests or treatment, whether a medical practitioner has been consulted or not in the next six months.
- Not have had any consultations tests or treatments in the last two years
- Not have suffered from any form of cancer, heart disease or stroke.

A No Claim Discount of 0-30% for the first year is given against our standard maximum premium payable depending on your previous medical claims history and how you are underwritten. Premium and No Claim Discount arrangements are reviewable annually. Applications are required. Non-standard terms may apply.

Claiming is easy

If you find that you need to visit a Specialist, you need to ensure that your GP refers you to a Specialist who works out of a hospital on your chosen Hospital List. To help facilitate this, we recommend that you take your hospital list with you when you visit your GP.

As soon as your GP refers you to a Specialist, you should call the Customer Service Helpline. The helpline will:

- Explain what needs to happen at every stage
- Assess your claim and where possible, authorise it there and then over the phone. If not, we'll send you a claim form and if necessary help you to complete it
- Settle claims directly with the hospital once your course of treatment has finished.

Is there an overall maximum amount that can be claimed in any one year?

No. With Health Solutions there is no limit to the number of times you can make eligible claims in any Policy year, and there is no maximum annual amount or ceiling to your claims for eligible private treatment at a hospital on our Key Hospital List. There are however limits to specific benefits. Full details of the standard cover are set out in the Policy Wording. Non-standard terms may apply.

Remember, whenever you claim the No Claim Discount applied to your Policy will fall by three levels. However, don't forget that some claims do not affect your No Claim Discount. Full details are given in the Policy Wording.



If you have any cause for complaint

Our aim is to provide a first class standard of service to our policyholders, and to do everything we can to ensure that you are satisfied. However, should you ever feel that we have fallen short of this standard, and you have cause for complaint, please refer to the complaints procedure in your Policy Wording. If not, please contact your Insurance Adviser in the first instance.

If you remain dissatisfied, please write with full details to:

The Complaints Co-ordinator,
Norwich Union Healthcare Limited,
Chilworth House,
Hampshire Corporate Business Park,
Templars Way,
Eastleigh,
Hampshire SO53 3RY.

If you are still unhappy with the outcome, you may ask the Financial Ombudsman Service to investigate by writing to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will be unable to consider your complaint until you have given us the opportunity to resolve the matter directly with you.

We have every reason to believe that you will be totally satisfied with your Norwich Union Healthcare Policy, and with our service. Nevertheless we have provided the above information to assist you should you ever feel that you have cause to make a complaint.

Referring your complaint to any of the above will not affect your right to take legal action.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim

Where you are entitled to claim, insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Law

This policy is governed by and shall be construed in accordance with the Laws of England and shall be subject to the exclusion jurisdiction of the courts of England and Wales.

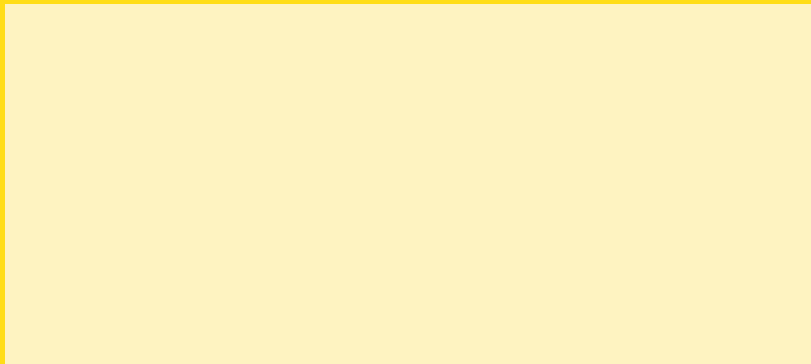
Choose Health Solutions today

There has never been a better time to give you and your family the benefits of Health Solutions protection. Joining Health Solutions is easy.

Here's what to do next:

- Carefully read through all the information you have been given, and check you are happy with the illustration. If you do not yet have an illustration or application form please contact your Insurance Adviser
- Complete the application form by filling in your preferred payment method, completing the health questionnaire and signing the declaration
- Return the application form to your Insurance Adviser
- As soon as your application is accepted by Norwich Union Healthcare, you will be covered and we will send you your Health Solutions welcome pack
- You then have 14 days in which you will be entitled to change your mind and cancel your Policy.

If you need any further information about Health Solutions or any of our healthcare and Income Protection plans, please ask your usual Insurance Adviser.



If you are deaf or hard of hearing and have a textphone, you may call us free of charge via BT Typetalk on 0800 959 598.

Alternatively, contact us free on 0800 142 142 or write to us at:

Norwich Union Healthcare Limited
Chilworth House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire SO53 3RY.

www.norwichunion.com

healthcare@norwich-union.co.uk

Calls and emails may be monitored and/or recorded.

Details you supply may be processed in order to tell you from time to time (by post, telephone, email, fax or other means) about products or services which may be of interest from Aviva Group and connected providers. Any person not wishing to receive such contact may write to: Norwich Union, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB. The data controllers are Norwich Union Healthcare Ltd., Norwich Union Insurance Ltd. and Norwich Union Life and Pensions Ltd.



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Authorised and regulated by the Financial Services Authority. Member of the Association of British Insurers. Member of the Financial Ombudsman Service.

Norwich Union Healthcare Limited is a company in the United Kingdom whose head office is:
Norwich Union Healthcare Limited Chilworth House Hampshire Corporate Park
Templars Way Eastleigh Hampshire SO53 3RY

www.norwichunion.com/healthcare