

Health So un+itions

Terms and Conditions

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The Application, the Financial Statement, Policy Schedule and list of Select Hospitals (current at the Relevant Date) all form part of the contract and must be read together with the Policy Wording.

POLICY WORDING

Welcome to Norwich Union Healthcare

This is your Private Health Insurance Policy Wording. This Policy is our contract of insurance with the Policyholder providing the cover for the Insured Persons as detailed in this Policy document. Please read it now, and then keep it somewhere safe with the rest of your Policy Documentation.

Norwich Union Healthcare continually improves the clarity of our literature. In line with other healthcare providers we have included industry standard definitions in the Policy. This industry initiative is designed to make it easier for both Policyholders, and Insured Persons to understand the cover available.

For any help or advice on Policy matters contact your Norwich Union Healthcare Sales Adviser or your usual Intermediary. For claim matters please contact our Customer Service Helpline on the telephone number shown on each Insured Person's membership card.

Calls may be monitored and/or recorded.

The data controllers are Norwich Union Healthcare Ltd; Norwich Union Insurance Ltd and Norwich Union Life & Pensions Ltd.

Signed by Norwich Union Healthcare Limited on behalf of Norwich Union Insurance Limited.

A handwritten signature in black ink, appearing to read 'Graham Boffey', written in a cursive style.

Graham Boffey
Managing Director

Definitions

To avoid repetition, the following words or expressions, wherever used in this **Policy**, have the specific meanings given below. To assist **you** in identifying the defined words or expressions these are shown in **bold** print throughout this **Policy**.

Accident or Emergency Admission

An admission:

- a. by ambulance to a **Hospital** directly from or immediately following an accident
- b. to a **Hospital** ward directly from the A&E or Casualty department for urgent or unplanned **Treatment**
- c. to a **Hospital** ward on the same day as a referral for **Treatment** is made either by a **General Practitioner** or **Specialist**, when immediate **Treatment** or **Diagnostic Tests** are a medical necessity.

Accidental Dental Injury

An unexpected injury arising from an accident which occurs after **your Date of Entry** and causes damage or deformity to the teeth or gums. This does not include accidents to or disorders of the teeth or gums which have previously been decayed, diseased, repaired, restored or treated (other than scaling and polishing) before the accident, nor accidents causing damage to dentures or implants.

Acute Condition

A disease, illness or injury that is likely to respond quickly to **Treatment** which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Advice

Any consultation or advice from a **General Practitioner** or **Specialist** including the issue of any prescription or repeat prescription.

Chronic Condition

A disease, illness or injury which has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- **You** need to be rehabilitated or specially trained to cope with it
- It needs long-term monitoring, consultations, check-ups, examinations or tests.

Commencement Date

The date shown in the **Policy Schedule** on which cover under this **Policy** commences.

Date of Entry

The date shown in the **Policy Schedule** on which **you** were included under this **Policy**.

Day-patient Treatment

Treatment which, for medical reasons, means **you** have to go into a **Hospital** or day-patient unit because **you** need a period of clinically supervised recovery but do not have to stay overnight.

Diagnostic Tests

Investigations, such as X-rays or blood tests, to find or to help to find the cause of **your** symptoms.

Evacuation

The transport of an **Insured Person** from the country of incident to the next nearest appropriate facility for the sole purpose of receipt of **In-patient** or **Day-patient Treatment**.

General Practitioner

A general medical practitioner holding a Certificate of General Practice Training and registered with the General Medical Council in the United Kingdom.

GP Helpline Consultation

The provision by one of **our** retained **General Practitioners** of such advice as it is reasonable and practical to give **you** over the telephone when symptoms presented by **you** are described during a telephone call to **our** GP Helpline (see Benefit Terms).

Hospice

A **Hospital** or part of a **Hospital** recognised as a hospice by **us** which is devoted to the care of patients with progressive disease (where curative **Treatment** is no longer possible) on an **In-patient Treatment** or domiciliary basis.

Definitions

Hospital

- i A private hospital in the United Kingdom which is registered in accordance with United Kingdom legislation and which has specialist facilities for carrying out major surgical operations.
- ii An NHS pay-bed.
- iii Any hospital included on **our** list of **Select Hospitals**.
- iv Any establishment which **we** regard as being an appropriate facility for the provision of **Treatment** and only if **we** have specifically agreed to such an establishment prior to any **Treatment** being carried out.

Where **Option G** is selected, the definition of a **Hospital** is deleted and replaced with:

- i) Any NHS pay-bed
- ii) Any NHS facility included on **our** list of Trust Care Hospitals current at the **Relevant Date**
- iii) Any NHS establishment which **we** regard in **our** sole discretion as being an appropriate facility for the provision of **Treatment** and only if **we** have specifically agreed to any **Treatment** being carried out.

In-patient Treatment

Treatment which, for medical reasons, means **you** have to stay in **Hospital** overnight or for longer.

Insured Person/you/your

A person named as an Insured Person in the **Policy Schedule**.

Minor Surgery

A surgical procedure classified in accordance with the list published by **us**.

Option(s)

Benefits available subject to the terms of the **Policy** which add to or subtract from the Cover.

Out-patient Treatment

Treatment given at a **Hospital**, consulting room or out-patient clinic where **you** do not go in for **Day-patient** or **In-patient Treatment**.

Period of Cover

The period set out in the **Policy Schedule** during which cover is in place and for which the premium has been paid.

Policy

Our contract of insurance with the **Policyholder** providing the cover as detailed in this Policy document. The Application, **Policy Schedule** and list of **Select Hospitals** (current at the **Relevant Date**) form part of the contract and must be read together with this Policy document (as amended from time to time).

Policyholder

The person named as Policyholder in the **Policy Schedule**.

Policy Schedule

The schedule giving details of (amongst others) the **Policyholder** and **Insured Persons** and endorsements (if any).

Pre-existing Condition

Any 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 before **your Date of Entry**.

Qualified Acupuncturist

A doctor registered with the General Medical Council (GMC) who is also either a Medical Member or Accredited Member of the British Medical Acupuncture Society and who is recognised by **us**.

Qualified Chiropractor

A practitioner who is included as required by the Chiropractors Act 1994 in the Register of Chiropractors kept by the General Chiropractic Council and who is recognised by **us**.

Qualified Nurse

A nurse who is on the register of the Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.

Qualified Osteopath

A practitioner who is included as required by the Osteopaths Act 1993 in the Register of Osteopaths kept by the General Osteopathic Council and who is recognised by **us**.

Qualified Physiotherapist

A Chartered or State Registered Physiotherapist.

Related

Diseases, illnesses or injuries are Related if, in **our** reasonable medical opinion, one is a result of the other or if each is a result of the same disease, illness or injury.

Relevant Date

The actual date of the **Treatment**.

Review Date

The annual anniversary of the **Commencement Date**.

Routine Dental Treatment

Dental treatment carried out by a dental practitioner in a dental surgery including examinations, tooth cleaning, white fillings (where appropriate), crowns, extractions and surgery.

Select Hospital

A **Hospital** appearing in the relevant section of the Select Hospital List chosen by the **Policyholder** for the **Period of Cover** and issued by **us** and current at the **Relevant Date**.

Specialist

A registered medical practitioner recognised by **us** who:

- a. has at any time held and is not precluded from holding a substantive consultant appointment in the relevant specialty in an NHS hospital, or
- b. holds a Certificate of Higher Specialist Training in the relevant specialty issued by the Higher Specialist Training Committee of the relevant Royal College or faculty, or
- c. is included as required by the European Specialist Medical Qualifications Order 1995 in the Specialist Register kept by the General Medical Council in respect of the relevant specialty.

Treatment

Surgical or medical services (including **Diagnostic Tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

We/our/us

Norwich Union Healthcare Limited on behalf of the underwriter Norwich Union Insurance Limited.

Cover and Benefits

The purpose of this **Policy** is to cover **you** during a **Period of Cover** for the **Treatment of Acute Conditions** on a short term basis. Except as otherwise stated below, all **Treatment** must be by **Specialists** following referral from **your General Practitioner**. We will pay for eligible **Treatment** under the benefits below and as amended by any additional **Options** chosen by **you** as shown on **your Policy Schedule**.

Benefits

Benefits available for **Treatment** under this **Policy** shall be limited to **Hospital** and **Hospice** charges and professional fees for the following:

Benefits	Amount Payable	Notes
A. 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. See Benefit Term 3.		
i. Hospital charges* Consisting of accommodation and meals; nursing care, drugs and surgical dressings; operating theatre; intensive and high dependency care; prostheses used during an operation; physiotherapy	In full	
ii. Specialist fees* Consisting of surgeons', anaesthetists' and physicians' fees	See Benefit Term 2b	Subject to Norwich Union Healthcare's fee guidelines for Specialists
iii. Diagnostic Tests* Such as pathology, X-rays, CT scans, MRI scans and physiological tests such as ECGs	In full	
iv. Radiotherapy/chemotherapy*	In full	
B. Additional Benefits		
i. Nursing at home by a Qualified Nurse	In full	Immediately following eligible In-patient or Day-patient Treatment . See Benefit Term 4
ii. Private ambulance	In full	Reasonable charges; see Benefit Term 5
iii. Parent accommodation when staying with a child covered by the Policy	In full	Child under nine undergoing eligible Treatment . One parent only
iv. Hospice care	£70 per day	Donation to the Hospice ; up to 10 days care; see Benefit Term 6
v. NHS cash benefit* [†]	£60 per night	For each night spent as an NHS patient undergoing eligible In-patient Treatment ; up to 25 nights per Insured Person per one year Period of Cover , see Benefit Term 7
vi. Maternity cash benefit [†]	£100 for each child born within a period of cover	See Benefit Term 8
vii. GP Helpline [†]	Unlimited number of calls	See Benefit Term 9
viii. Stress Counselling Helpline [†]	Unlimited number of calls	See Benefit Term 10
ix. Personal Health Manager [†]	Unlimited use	See Benefit Term 11

[†] Claims for these Benefits will not affect the No Claim Discount.

* See Benefit Term 20 for cover under these sections if you have chosen a Six Week Option.

The information on this page must be read in conjunction with the Benefit Terms, Conditions and Exclusions and **your Policy Schedule**.

Benefits	Amount Payable	Notes
C1. Out-patient Treatment of Acute Conditions	This selection of Benefits can be substituted with those in Section C2, in return for a premium reduction.	
i. Consultations with a Specialist	In full	Any procedures included are subject to Norwich Union Healthcare's fee guidelines for Specialists ; see Benefit Term 2b
ii. Diagnostic Tests such as pathology, X-rays, CT scans, MRI scans and physiological tests such as ECGs	In full	
iii. Radiotherapy/chemotherapy	In full	
Other Benefits		
iv. Treatment for abnormal conditions of pregnancy and childbirth	In full	Subject to a 10 month qualifying period; see Benefit Term 12
v. Investigation into the causes of infertility	In full	See Benefit Term 13
vi. Oral surgical procedures	In full	Subject to Norwich Union Healthcare's fee guidelines for Specialists ; see Benefit Term 2b
vii. Overseas cover	In full	Emergency In-patient Treatment cover when temporarily abroad for a period of up to 90 days; see Benefit Term 14
viii. Treatment of Acute Conditions by a Qualified Physiotherapist, Qualified Chiropractor, Qualified Osteopath	In full	On Specialist referral
C2. This may be selected instead of Benefits C1 in return for a premium reduction.		
Reduced Out-patient cover for Acute Conditions and selected Benefit Reduction		
i. Two consultations with a Specialist	In full	Per Insured Person per one year Period of Cover
ii. Diagnostic Tests Such as pathology, X-rays, CT scans, MRI scans and physiological tests such as ECGs	In full	Only if directly leading to or following within six months of Related eligible In-patient or Day-patient Treatment
iii. Radiotherapy/chemotherapy	In full	
Benefits C1 iv, v, vi, vii and viii are removed from cover		Benefit Terms 12, 13 and 14 are deleted and 15 is added

The information on this page must be read in conjunction with the Benefit Terms, Conditions and Exclusions and **your Policy Schedule**.

Cover and Benefits

Benefits	Amount Payable	Notes
Options		
D. Other Treatments and Therapies	This Option may be added for an additional premium. Claims for these Benefits will not affect your No Claim Discount	
i. Treatment of Acute Conditions by a Qualified Physiotherapist, Qualified Chiropractor, Qualified Osteopath, Qualified Acupuncturist on referral by a General Practitioner	Up to 10 sessions in combined total	Per Insured Person , per condition, per one year Period of Cover ; See Benefit Term 16
ii. Minor surgery by a General Practitioner	Up to £70 per procedure	For procedures appearing on our Minor Surgery list
E. Dental and Optical Benefits	This Option may be added for an additional premium. Claims for these Benefits will not affect your No Claim Discount	
i. Routine Dental Treatment	£300 benefit limit £50 excess	Per Insured Person per one year Period of Cover . For details of how the excess applies see Benefit Term 17
ii. Treatment by a dentist in respect of an Accidental Dental Injury	Up to £600	Per Insured Person per condition, per one year Period of Cover .
iii. Optical benefit	£200 benefit limit £50 excess	Per Insured Person per one year Period of Cover ; see Benefit Term 18. For details of how the excess applies see Benefit Term 17
Hospital List Options	The Key Hospital List may be substituted with one of the following:	
F. Extended Hospital list Benefits A, In-patient or Day-patient Treatment of Acute Conditions can be received at any Hospital in the Key, Extended or Signature sections of the Select Hospital List or in an NHS pay-bed; see Benefit Term 3	This Hospital List may be selected for an additional premium	
G. Trust Care Hospital List Benefits A, In-patient or Day-patient Treatment of Acute Conditions can be received at any Hospital in the Trust Care sections of the Select Hospital List or in an NHS pay-bed; see Benefit Terms 19	This Hospital List may be selected for a premium reduction.	
H. Signature Hospitals only. Benefits A, In-patient or Day-patient Treatment of Acute Conditions can be received at any Hospital in the Signature section of the Select Hospital List or in an NHS pay-bed in Scotland or Northern Ireland; see Benefit Term 3	This list may be selected by residents of Scotland or Northern Ireland, for a premium reduction	
Excess and Six Week Options	Either or both of these Options may be selected for a premium reduction	
i. Benefit under this Policy is subject to an excess per Insured Person per one year Period of Cover	i. £500 ii. £1,000	For details of how this is applied see Condition 7a. This excess does not apply to Option E if selected, and benefit claimed under Option E does not count towards this excess. Claims which fall within the excess will not affect your No Claim Discount.
J. Six Week Option	Benefits for In-patient or Day-patient Treatment will only be available if Treatment is not available at an NHS Hospital within six weeks; see Benefit Term 20. If Treatment is available at an NHS Hospital within six weeks, and no other claim has been settled, your No Claim Discount will not be affected.	

The information on this page must be read in conjunction with the Benefit Terms, Conditions and Exclusions and **your Policy Schedule**.

Benefit Terms

1. The date for determining the benefits available for **Treatment** shall be the **Relevant Date**.
- 2a. All costs for which benefit is claimed must:
 - i. be reasonable and be necessarily incurred; and
 - ii. unless otherwise specified in this **Policy** be wholly and exclusively for the purpose of **Treatment** of **Acute Conditions** on a short term basis. Benefit is only payable in respect of **Treatment** that aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury or which leads to **your** full recovery.
- 2b. **We** produce a list of fee guidelines for **Specialists** based on factors such as the complexity and duration of each procedure, which sets out the limits of what **we** consider to be a reasonable payment for **Specialists'** fees. Any amount above the relevant guideline figure will not usually be covered by this **Policy** and will be **your** responsibility. A copy of **our** fee guidelines for **Specialists** is available on request.
3. If any **Treatment** under Benefit A (**In-patient** or **Day-patient Treatment**) is not undertaken at a **Select Hospital** or NHS pay-bed, the amount payable will be the lesser of the actual charge or the average cost of equivalent **Treatment** across all **Hospitals** on the **Select Hospital** List.
4. Benefit B(i) (Nursing at home) is only available for nursing on **Specialist** recommendation which takes place in **your** home. It is payable only when all the charges are reasonable and necessary, and are exclusively for exercising nursing skills of a nature of which only **Qualified Nurses** are capable, and must immediately follow **Treatment** which has been the subject of a valid claim under this **Policy**.
5. Benefit B(ii) (Private ambulance) will only be available where medically necessary for transportation of an **Insured Person** to the nearest appropriate **Hospital** for the purpose of eligible **Treatment**.
6. Benefit B(iv) (**Hospice** care) is payable only in relation to care received as a patient of a **Hospice** recognised by **us**, and must relate to a medical condition which has been the subject of a prior valid claim under this **Policy**.
7. Benefit B(v) (NHS cash benefit) will not be available where **you** have been admitted to the NHS hospital as an **Accident or Emergency Admission**, or as a fee-paying patient of any kind.
8. Benefit B(vi) (Maternity cash benefit) will only be available if the birth takes place more than ten months after the mother's **Date of Entry**. This benefit is only available to the mother.
9. Benefit B(vii) (GP Helpline). Each **GP Helpline Consultation** is intended to deal with one call per **Insured Person** to a **General Practitioner** on **our** GP Helpline lasting up to 15 minutes per consultation as required by the **General Practitioner** in respect of one set of symptoms presented; but each such consultation may at the discretion of the **General Practitioner** involve a longer call or more than one call.

The GP Helpline service is designed to be available 24 hours per day but some reasonable delay may be experienced. It is not an emergency service. Telephone call costs for calling the GP Helpline are for the caller to meet.

You may call on behalf of another **Insured Person** subject to any patient confidentiality requirements of the **General Practitioner**. In using the GP Helpline, **you** automatically authorise the use and disclosure of any medical or other information relating to **you**, on a fully confidential basis as between **us**, the **General Practitioners** and any service providers **we** use in making the service available, for the sole purpose of policy and service administration.

We shall not be responsible for any failure in the provision of the GP Helpline service to the extent that it is due to circumstances beyond the control of **us** or any of **our** service providers.

Benefit Terms

10. Benefit B(viii) (Stress Counselling Helpline). The Stress Counselling Helpline aims to give such advice as it is reasonable and practical to give to **you** over the telephone.

The Stress Counselling Helpline is designed to be available 24 hours per day but some reasonable delay may be experienced. It is not an emergency service. Call charges are the responsibility of the caller. **You** may call on behalf of another **Insured Person** subject to any patient confidentiality requirements of the service provider. In using the Stress Counselling Helpline, **you** automatically authorise the use and disclosure of any medical or other information relating to **you**, on a fully confidential basis as between **us** and any service providers **we** use in making the service available, for the sole purpose of policy and service administration.

We shall not be responsible for any failure in the provision of the Stress Counselling Helpline service to the extent that it is due to circumstances beyond the reasonable control of **us** or any of **our** service providers.

11. Benefit B(ix) (Personal Health Manager) entitles each **Insured Person** to a validation code giving access to the Personal Health Manager web service. Use of the web service is subject solely to the terms and conditions contained on the website itself. Once on the site users will be asked to read and accept the terms and conditions of the service and these will then apply, as amended from time to time, throughout any use of Personal Health Manager. Access to the GP Helpline service via Personal Health Manager will be subject to the terms in Benefit Term 9.

Benefit Term 12 and Benefit Term 13 are deleted where Option C2 has been selected.

12. Benefit C1(iv) (Abnormal conditions of pregnancy and childbirth) will only be available for **Treatment** directly or indirectly arising from or requested in connection with abnormal conditions of pregnancy and childbirth arising at least ten months after the **Date of Entry**.

13. Benefit C1(v) (Investigation into infertility) will only be available for **Treatment** directly or indirectly arising from or required in connection with the reasonable costs of investigations into the causes of infertility where both husband and wife;

- i. have been continuously covered by **us** for at least two years at the time of incurring such costs, and
- ii. have been unaware of the existence of infertility at the relevant **Date of Entry**.

14. Benefit C1(vii) (Overseas Cover) Benefit may only be claimed for the medical services specified in this **Policy** if they are provided:

- a. in the United Kingdom, Channel Islands or Isle of Man;
- b. overseas when temporarily overseas for a period of up to 90 days during any annual **Period of Cover** and incidental to the intended purpose of travel a medical emergency arises requiring immediate admission to **Hospital** for the sole purpose of receipt of **Treatment**. **We** shall decide whether or not there is any medical necessity for **Evacuation** and will make all arrangements concerning such **Evacuation**. In the event of a medical **Evacuation**, **you** will be moved to the next nearest appropriate facility for the **Treatment you** require which may not be in the United Kingdom, Channel Islands or Isle of Man. Benefits under this **Policy** will extend to reasonable transport and accommodation costs incurred by **you** during an **Evacuation** and in any event only following specific authorisation of such **Evacuation** by **us**. Benefits under this **Policy** will not extend to the costs incurred on behalf of any person (whether or not another **Insured Person**) accompanying **you**. For the purpose of assessing benefit for **Treatment** received overseas, all reference in this **Policy** to expressions which relate specifically to the United Kingdom will be interpreted by **us** as the appropriate local equivalent. Wherever possible the emergency assistance company designated by **us**

from time to time should be contacted prior to any **In-patient** or **Day-patient Treatment** costs being incurred to advise **you** of the benefits available whilst **you** are overseas. Details of the emergency assistance company designated by **us** and contact telephone numbers are listed in the Overseas Cover section of this booklet.

15. When **Option C2** is selected Benefit Term 14 is deleted and replaced with: Benefit may only be claimed for the medical services specified in this **Policy** if they are provided in the United Kingdom, Channel Islands or Isle of Man.
16. **Option D(i)** is available for a maximum of ten sessions in combined total for all of these benefits. If the medical condition requires more than ten sessions during the same course of **Treatment**, for the same one year **Period of Cover** then they must be requested by and under the control of a **Specialist**.
17. The excess applies separately to each benefit under this **Option**, per **Insured Person** per one year **Period of Cover** and is deducted from the benefit available to **you** when total eligible expenditure incurred by **you** during a one year **Period of Cover** exceeds the amount of the excess. For example, if a claim is made for £220 for eligible **Routine Dental Treatment**, we will deduct the £50 excess from this sum and pay the balance of £170 to **you**. This leaves a balance of £80 available to **you** in this example for subsequent claims in the same **Policy** year (£300-£220). The excess is only deducted once for each **Insured Person** in each one year **Period of Cover**.
18. Benefit **Option E(iii)** Optical Benefit is payable for contact lenses or spectacles obtained as a result of a change of prescription. The contact lenses or spectacles must be obtained within three months of the eye test which discovered the change in prescription. In order to claim benefit under **Option E (iii)** the date of the change in prescription and the relevant section of the claim form must be completed and signed by the dispensing Optician. This benefit excludes the cost of optical solutions and sundries or optical care contract schemes.
19. When **Option G** is selected Benefit C1 or C2 (**Out-patient Treatment**) will be available at a **Hospital** other than at a Trust Hospital where facilities are not reasonably available at a Trust Hospital. Please contact **our** Customer Service Helpline. NHS Cash Benefit B(v) is not available.
20. By opting for the Six Week **Option**, benefits for **In-patient** or **Day-patient Treatment** or for NHS cash benefit will only be available if that **Treatment** is not available (except for reasons of country of residence or of nationality) to **you** at an NHS hospital within six weeks after the date on which the **Specialist** recommends that **Treatment** (at or following a consultation between that **Specialist** and **you**). The NHS waiting period must be determined and advised by the **Specialist** in charge of **your Treatment**.

Exclusions from Cover

Benefits will not be available for:

1. Treatment

- a. of any **Pre-existing Condition** or any **Related** condition unless the **Pre-existing Condition** or any **Related** condition was fully disclosed to **us** in writing on **our** prescribed application form and **we** have not expressly excluded **Treatment** relating to it;
(We may alter the above exclusion 1a, and if we do, we will confirm this on the Policy Schedule).
 - b. of any condition that is not an **Acute Condition**, except that **we** will pay for **Treatment** to the point of diagnosis of a **Chronic Condition**. Any condition which satisfies the definition of **Acute Condition** but also falls within the definition of **Chronic Condition** will be deemed to be an **Acute Condition**;
 - c. attributable directly or indirectly to infection by Human Immunodeficiency Virus (HIV) and/or any related illness including but not limited to Acquired Immune Deficiency Syndrome (AIDS);
 - d. for alcoholism, alcohol abuse, solvent abuse, drug abuse or addictive conditions of any kind and **Treatment** of any illness or injury arising directly or indirectly from any such abuse or addiction;
 - e. received in health hydros, nature cure clinics or similar establishments, or private beds registered as a nursing home attached to such establishments;
 - f. by a **Specialist** without referral from **your General Practitioner** except for **Treatment of Acute Conditions** in an emergency but only if **your General Practitioner** is kept fully informed of the **Treatment** so he/she is able to support a claim for benefit;
 - g. of psychiatric, psycho-geriatric or mental illnesses or conditions of any kind;
 - h. of myopia.
2. Supportive **Treatment** of renal failure including dialysis. However **we** may at **our** discretion pay for the cost of renal dialysis incurred:
 - a. immediately pre- and post-operatively during any kidney transplant or attempted transplant;
 - b. in connection with acute secondary failure when the dialysis is part of intensive care.
 3. Cosmetic **Treatment** whether or not for psychological purposes.
 4. Drugs and dressings other than:
 - a. those prescribed by a **Specialist** for use during the course of **In-patient** or **Day-patient Treatment**; and
 - b. those prescribed by a **Specialist** for a surgical procedure during the course of **Out-patient Treatment**.
 5. **Hospital** charges:
 - a. if for any reason the **Hospital** has effectively become or could be treated as being **your** home or permanent abode; or
 - b. where admission to the **Hospital** is arranged wholly or partly for domestic reasons.
 6. **Treatment** required as a consequence of an injury sustained whilst training for, or participating in, sport for which **you** receive payment or sponsorship (other than travel costs).
 7. **Treatment** directly or indirectly required as a result of:
 - a. war (declared or not), military, paramilitary or terrorist activity (including the effects of radiological, biological or chemical agents)
 - b. criminal activity and, or public disorder (including but not limited to assault, use of offensive weapons, violent disorder or riot)
 - c. use, misuse, escape or explosion of any gas or hazardous substance (including explosives or radiological, biological or chemical agents).

8. **Treatment** including drug therapy which **we** decide, based on established medical practice in the United Kingdom, is experimental or unproven.
9. Any **Treatment** or surgical procedure carried out for the purpose of removing undiseased body tissue.
10. **Treatment** directly or indirectly arising from or required as a consequence of self-inflicted injury.

Exclusions 11 to 14 may be amended subject to any **Options** selected:

11. Spectacles; contact lenses; hearing aids; dentures; other optical, dental, surgical or medical appliances or equivalent appliances (other than prostheses used as an integral part of **Treatment**).
- 12 a. **Treatment** by a **General Practitioner**.
 - b. Any **Diagnostic Tests**, which are specifically requested by a **General Practitioner**.
 - c. Routine medical examinations including sight testing.
13. Any dental **Treatment** not involving an oral surgical operation.
14. **Treatment** directly or indirectly arising from or required in connection with pregnancy, childbirth or infertility other than as specified in Benefit C(iv) and C(v).

Exclusions from Cover

Options

Reduced Out-patient cover and selected Benefit Reduction - Option C2

Unless **Option E** is also selected, Exclusion 13 is deleted and replaced with:

Any dental **Treatment** whether or not involving an oral surgical operation.

If **Option E** is also selected, Exclusion 13 is deleted and replaced with:

Any dental **Treatment** whether or not involving an oral surgical operation except as permitted under **Option E(i)** and E(ii).

Exclusion 14 is deleted and replaced with:

Treatment directly or indirectly arising from or required in connection with any of the following:

- pregnancy or childbirth whether complicated or not
- male and female birth control
- termination of pregnancy
- infertility including investigations into the causes of infertility
- any form of assisted reproduction.

Out-patient Treatment (including all consultations) other than as provided under **Option C2**.

Other Treatments and Therapies - Option D

Exclusions 12a and b are deleted and replaced with:

Treatment by a **General Practitioner** (other than **Minor Surgery**)

Dental and Optical Benefits - Option E

Exclusion 11 is deleted and replaced with:

Hearing aids; dentures; other optical, dental, surgical or medical appliances or equivalent appliances (other than prostheses used as an integral part of **Treatment**).

Exclusion 12c is deleted and replaced with:

Routine medical examinations except as permitted under **Option E(iii)**.

Exclusion 13, if **Option C2** is not also selected, is deleted and replaced with;

Any dental **Treatment** not involving an oral surgical operation except as permitted under **Option E(i)** and E(ii).

If **Option C2** is also selected, Exclusion 13 is deleted and replaced with:

Any dental **Treatment** whether or not involving an oral surgical operation except as permitted under **Option E(i)** and E(ii).

Hospital List Option G

In-patient, Day-patient and **Out-patient Treatment** received other than at a **Hospital** in the Trust care section of the **Select Hospital** List except as stated in Benefit Term 19. Benefit Term 3 is deleted.

Conditions

1. Compliance with Policy Terms

Our liability under this **Policy** will be conditional upon the **Policyholder** and each **Insured Person** complying with its terms and conditions.

2. Change of Risk

The **Policyholder** must inform **us**, as soon as reasonably possible, of any changes relating to **Insured Persons** (such as change of address, occupation or marital status) or of any other material changes which affect information given in connection with the application for cover under this **Policy**. In line with reasonable underwriting principles **we** reserve the right to alter the premiums or **Policy** terms or cancel cover for an **Insured Person** following a change of risk.

3. Policy Duration and Premiums

- a. This **Policy** shall be for one year and is continuable subject to the terms in force at the time of each **Review Date** where the product is still offered by **us**. On this basis **you** agree that **we** may at **our** option renew the **Policy** automatically on the terms in force at each **Review Date**, that **we** may continue to collect **your** premium at the rate in force and that **we** need not obtain **your** request to do so for each renewal. **We** will of course notify **you** of any changes to the premium or **Policy** terms prior to each **Review Date** and **you** may then notify **us** should **you** not wish to renew.
- b. The **Policyholder** shall elect prior to or at the **Commencement Date** or **Review Date** to pay either an annual premium or monthly premium.
- c. The premium rate shall be that prevailing generally at the **Commencement Date** or if later the appropriate **Review Date**.
- d. The premium payable may be changed by **us** from time to time in line with reasonable underwriting principles taking account of actual and expected experience across all Health Solutions policies. However this **Policy** will not be subject to any alteration in premium rates generally introduced until the next **Review Date**. In any event if **you** move into a higher age band the premium will increase at the next **Review Date**.
- e. All premiums are payable in advance of any cover under the **Policy** being provided. Each monthly premium relates to one month's cover. Each annual premium relates to one year's cover.

4. No Claim Discount

- a) No Claim Discount and movements on the No Claim Discount scale apply to the premium of the whole **Policy** (rather than the premium per **Insured Person**). Each claim in respect of one **Insured Person** which affects the premium will thus affect the premium for all.
- b) As from any **Review Date** No Claim Discount will increase by one level on the scale shown if no claim has been made on the **Policy** during the period of one year leading to that **Review Date** (but at no time will No Claim Discount exceed level 9).
- c) For each claim incurred under any of Benefits A, B(i), B(ii), B(iii), B(iv), C1 or C2, at the next **Review Date** No Claim Discount will reduce by three levels on the scale shown (but it will not fall below zero). For the purposes of No Claim Discount a new claim will be incurred for each separate disease, illness or injury whether or not involving a new claim form or other claims process and a new claim will be incurred for each separate course of treatment.
- d) Total No Claim Discount (if any) will be at the percentage shown at the relevant level on the scale (ie the percentages are not added together). No Claim Discount is applied to the net premium **we** otherwise set after deduction of any other applicable discounts or reductions.
- e) In line with reasonable underwriting principles, **we** may change or remove all or any part of No Claim Discount as from any future **Review Date** by giving at least one years notice to the **Policyholder**. Any such change or removal will be on a standard basis across Health Solutions policies then in place with **us**.
- f) A claim made late in a policy year will affect No Claim Discount but may not show on the renewal papers. If **we** delay increasing the premium due to any claim this will not affect **our** right to make the increase.

No Claim Discount scale

Level	0	1	2	3	4	5	6	7	8	9
Percentage off level 0 premium	0%	10%	20%	30%	35%	40%	45%	50%	55%	60%

The level zero premium is the maximum premium to be paid if claims are incurred.

Conditions

5. Children

- a. Where parents/guardians have covered their children under this **Policy** cover for such children will not continue beyond the next **Review Date** following their 24th birthday.
- b. A child born to an **Insured Person** during a **Period of Cover** and whose birth has been notified to **us** (in writing and including an application form or birth certificate) within three months of birth will be accepted for full cover from the date of birth regardless of health. No premium will be payable for the child for three months from the date of birth, or to the next **Review Date**, whichever is the lesser period.
- c. For so long as an **Insured Person** and his or her eldest child under the age of 20 remain covered under the **Policy**, the younger children of one such **Insured Person** may be covered under the **Policy** at no additional premium, subject to prior submission of application forms. As each child of that **Insured Person** successively reaches the age of 20, a premium will be charged at **our** then prevailing rate for the next eldest child under the age of 20. Children over the age of 19 but under the age of 24 may continue to be covered under the **Policy** at **our** rates then prevailing.

6. Cancellation

- a. This **Policy** will stand cancelled automatically upon non-payment of the premium, although **we** may at **our** discretion reinstate the cover if the premium is paid within 45 days of its due date.
- b. If any premium due from the **Policyholder** remains unpaid **we** may in addition defer payment of all or any claims until such time as the premiums outstanding are paid in full.
- c. Whilst **we** shall not cancel this **Policy** because of eligible claims made by any **Insured Person**, **we** may at any time (with retrospective effect where appropriate) cancel this **Policy** or terminate an **Insured Person's** cover or subject his/her cover to different terms in line with reasonable underwriting principles if he/she or the **Policyholder** has at any time:
 - i. misled **us** by mis-statement or concealment;
 - ii. knowingly claimed benefits for any purpose other than as are provided for under this **Policy**;

- iii. agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to **our** detriment;
- iv. otherwise failed to observe the terms and conditions of this **Policy** or failed to act with utmost good faith.

If **we** do cancel this **Policy** or terminate cover for reasons i to iv above **we** shall give the **Policyholder** written notice sent by first class post or delivered by hand to the **Policyholder's** last known address, to take effect as specified in the notice. If **we** do so **we** will not be obliged to give a refund of premium.

7. Claims Procedure

- a. If an excess applies to this **Policy** then payment of the benefits under the **Policy** will only be available to **you** to the extent that the total expenditure for **Treatment** covered by this **Policy** incurred by **you** during any one annual **Period of Cover** exceeds the amount of excess. **You** will be liable for the amount of the excess and the excess will be reapplied for each annual **Period of Cover**. The excess should be settled by **you** directly with the relevant **Hospital/ Specialist** and not with **us**.
- b. Before undertaking any **Treatment** (unless a medical emergency) covered by this **Policy**, **you** must notify **us** of its proposed nature and the name and address of the **Specialist** and **Hospital** concerned. **We** advise that where possible claims should be authorised in advance of **Treatment**, but this will obviously not apply to emergency admissions.

In order to confirm cover before claiming **we** must receive all necessary medical information at least five working days prior to any proposed **Treatment**. Usually this will include a completed claim form but at **our** discretion **we** may sometimes be able to take the necessary information over the telephone; if this is the case **we** will tell **you** at the time. **You** will then receive written confirmation from **us** if **your** condition is covered.

- c. **We** reserve the right to reject any claim which is not submitted within a reasonable time period.

- d. Many of the **Hospitals** on **our Select Hospitals** list operate direct billing arrangements with **us**. This means that the accounts for **In-patient Treatment** or **Day-patient Treatment** covered under this **Policy** will be settled direct with **us**. Direct billing may not be possible at other **Hospitals** and in any event will not normally be possible for accounts for **Out-patient Treatment** at any **Hospital** whether a **Select Hospital** or otherwise. In addition to the direct billing arrangements that **we** have with some **Hospitals** **we** may also settle claims directly with the providers of other services or with any other person.
- e. All documents or material (including but not limited to accounts, certificates and X-rays) that **we** require to support a claim, an application for cover or change in cover shall be provided without expense to **us** (including if requested by **us** a medical report from **your General Practitioner** or **Specialist**).
- f. Claims may only be made for **Treatment** actually given during a **Period of Cover** and benefit will be available only for expenditure incurred prior to the expiry or termination of such a **Period of Cover**.
- g. Where **Treatment** continues over an extended period of time an updated claim form may be required at regular intervals.

8. Claims – Our Rights

- a. The **Policyholder** must without delay give **us** or procure that the relevant **Insured Person** gives **us** without delay written notification of any claim or right of action against any party arising out of any circumstances which gave rise to the claim under this **Policy**, and must continue to keep **us** fully informed in writing and take all steps **we** reasonably require in making a claim upon that other party.
- b. **We** shall be entitled to prosecute in any **Insured Person's** name for **our** own benefit any claim for indemnity or damages or otherwise which relates to any benefits and costs paid or payable under this **Policy**. **We** shall have full discretion in the conduct of any such proceedings and in the settlement of any such claim, but **we** shall have no responsibility for any claim for uninsured losses in respect of which the **Policyholder** and each **Insured Person** should ensure that legal advice is taken.

9. Other Insurance

If there is any other insurance covering any of the same benefits, the **Policyholder** must disclose or procure that the relevant **Insured Person** discloses the same to **us** and **we** shall not be liable to pay or contribute more than **our** rateable proportion.

10. Transfer

If the **Policyholder** dies, this **Policy** will automatically be transferred to the oldest **Insured Person** over the age of 18 years who shall upon the date of death of the **Policyholder** become the **Policyholder** for all the purposes of this **Policy**, and be responsible for paying the premium.

11. Alterations

We may alter any of the terms of this **Policy** at any **Review Date**. A copy of the current **Policy** terms will be sent to the **Policyholder** at such time.

12. Fraudulent/ Unfounded Claims

If any claim under this **Policy** is in any respect fraudulent or unfounded all benefit paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable.

13. Waiver

Waiver by **us** of any term or condition of this **Policy** will not prevent **us** from relying on such term or condition thereafter.

14. Settlement of Claims

All settlements will be made in sterling at the rate ruling in London at the beginning of the month in which the **Relevant Date** occurred.

15. Jurisdiction

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

Conditions

16. Enforcement

Only the **Policyholder** and **us** are parties to this **Policy**. Other persons including **Insured Persons** will have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce this **Policy** or any part of it. This will not affect any third party right or remedy if available apart from that Act.

17. Consents

On behalf of each person covered, the **Policyholder** agrees and consents on a continuing basis to the computer and other processing and use of all personal and medical details received by **us** from time to time. This includes processing by the data controllers and relevant third parties (which may include the **Policyholder**, medical and other service providers and relevant intermediaries) for the purposes of policy administration, service provision, reinsurance, claims validation and fraud prevention. The **Policyholder** also agrees to provide or procure the provision of such confirmations of consent (if any) as **we** may require from time to time. Processing may be in any part of the world. Processing will be carried out in such a manner as to ensure adequate standards of data protection within the meaning of UK law. The data controllers are Norwich Union Healthcare Limited, Norwich Union Insurance Limited and Norwich Union Life & Pensions Limited.

HOSPITAL LIST

List of Select Hospitals

For information on Key, Extended and Signature hospitals please read the information below. For details on the Trust Care Hospitals please refer to page 28.

Here is a list of our Select Hospitals which details those hospitals available under Health Solutions. The hospital list applicable to your policy is indicated on your Policy Schedule.

Key and Extended Hospitals

The Hospital list indicates those hospitals covered under the Key Hospital List (excluding hospitals marked with an asterisk*) and those covered under the Extended Hospital List (including those marked with an asterisk*).

This list indicates private and NHS hospitals most frequently used by people with medical insurance. Many of the NHS hospitals listed have dedicated private patient units. Please check what facilities will be made available to you. In addition to the hospitals shown on this list, your Policy also gives you access to any NHS pay-bed in the country. Altogether this will give you access to around 800 hospitals countrywide.

If you use a hospital not on the list of Select Hospitals applicable to you (as specified on your Policy Schedule) or any NHS pay-bed, we will reimburse you with either the actual cost or the average cost of equivalent treatment across all Select Hospitals, whichever is the lesser amount.

In-patient treatment

Many of the Select Hospitals on this list will normally provide private en suite facilities to Norwich Union Healthcare members. It is likely that variations will exist with respect to the size and quality of these rooms from hospital to hospital.

Day-patient treatment

Many Select Hospitals, both private and NHS sometimes prefer to accommodate day-patients on a small ward, rather than a single room. Once again you should check on the type of accommodation you can expect, prior to admission.

Direct settlement of accounts

Many Specialists and most private hospitals on the Select Hospital list will settle charges for in-patient and day-patient treatment direct with us.

You should check the bill on leaving the hospital, sign it and then the hospital will forward it to us for payment. Sometimes the provider may send you the bills first. All you need to do in these cases is forward them on to us with a fully completed claim form, if one has been requested, or with details of your full name, address and policy number. We will then pay the provider direct for eligible treatment costs.

Please note that whilst many hospitals will forward invoices to Norwich Union Healthcare for direct settlement, some do not. If you are concerned about this please check with the hospital prior to undertaking any treatment.

Out-patient treatment

Although Norwich Union Healthcare is happy to settle eligible out-patient treatment charges direct, due to the relatively small amounts of money involved in out-patient treatment many hospitals will expect you to pay the bills when you leave.

They will not operate any form of direct billing arrangements with insurance companies. In such cases you should ensure you get receipts when you pay, which you should then send to Norwich Union Healthcare with a fully completed claim form, if one has been requested, or with your full name, address and policy number. We will then reimburse you for all eligible treatment costs.

Signature Hospitals

For policyholders who live in Scotland or Northern Ireland and who have chosen the Signature Hospital list, those hospitals available for treatment are clearly listed under the Signature section of the Hospital list. These are the private hospitals with whom we have agreed direct settlement of accounts. They will settle in-patient and day-patient bills direct with Norwich Union Healthcare all you have to do is check and sign the bill.

All of these hospitals provide top class medical facilities together with high standards of comfort and service. In most cases this means a private room, often an en suite bathroom, a telephone and a television.

In addition to these private rooms, you are covered to use any NHS pay-bed in Scotland or Northern Ireland, although we cannot guarantee either single room accommodation or direct settlement with the hospitals.

Hospitals outside of Scotland or Northern Ireland

If you are covered by the Signature Hospital list but you choose a hospital outside of Scotland or Northern Ireland (but within the United Kingdom, Channel Islands or Isle of Man) we will reimburse you with either the lesser of the actual cost, or the average cost of equivalent treatment across all hospitals on the Select Hospital list.

Claims Procedure

Before you start any treatment, you must contact us and give us the name of the hospital, the name and address of the Specialist, and the details of the proposed treatment. The friendly and highly trained staff on our Customer Service Helpline will be happy to guide you through this simple notification procedure. We ask that where possible claims should be authorised in advance of treatment but this will obviously not apply to emergency admissions. In order to confirm cover before claiming we must receive all necessary medical information at least five working days prior to any proposed treatment. Usually this will include a completed claim form, but at our discretion we may also be able to take the necessary information over the telephone; if this is the case we will tell you at the time. You will then receive written confirmation from us if your treatment is covered.

Our Hospital lists are regularly updated. Before seeking any hospital treatment, please contact our Customer Service Helpline where our staff can advise you of any changes.

Sound Advice

Only a limited number of hospitals in the UK are able to admit children under the age of three for private treatment. Please contact our Customer Service Helpline on 0870 1555 789 if you have any queries about cover for children on your Policy.

Key & Extended Hospital List

* Indicates those additional hospitals covered under the Extended Hospital List

Italics indicate Nuffield Hospitals

England

Bedfordshire

Bedford	Bedford Hospital
Biddenham	BMI The Manor Hospital
Luton	Luton & Dunstable Hospital - Cobham Clinic

Berkshire

Reading	Capio Reading Hospital BUPA Dunedin Hospital
Slough	<i>Thames Valley Nuffield Hospital</i> Wexham Park Hospital - Paragon Suite
Windsor	Hand Clinic BMI The Princess Margaret Hospital

Bristol

Bristol	<i>The Bristol Nuffield at the Chesterfield</i> Eye Hospital General Hospital BUPA Hospital Bristol Royal Hospital for Sick Children Royal Infirmary <i>The Bristol Nuffield Hospital at St Marys</i>
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Buckinghamshire

Aylesbury	Stoke Mandeville Hospital
Great Missenden	BMI The Chiltern Hospital
High Wycombe	BMI The Shelburne Hospital
Milton Keynes	BMI The Saxon Clinic
Princes Risborough	BMI The Paddocks Hospital

Cambridgeshire

Cambridge	Addenbrookes Hospital BUPA Cambridge Lea Hospital <i>Nuffield Hospital Cambridge</i>
Huntingdon	Cromwell Clinic Hinchingbrooke Hospital - Mulberry Suite
Papworth	Papworth Hospital - Varrier Jones Ward
Peterborough	Capio Fitzwilliam Hospital

Cheshire

Cheadle	BMI The Alexandra Hospital
Chester	<i>Grosvenor Nuffield Hospital</i>
Crewe	BMI The South Cheshire Private Hospital
Macclesfield	BUPA Regency Hospital
Warrington	BUPA North Cheshire Hospital

Cleveland

Norton	<i>Cleveland Nuffield Hospital</i>
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Cornwall

Truro	Capio Duchy Hospital
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Cumbria

Barrow	Abbey Park Hospital
Carlisle	Abbey Caldeu Hospital
Whitehaven	West Cumberland Hospital - Cumbrian Clinic

Derbyshire

Chesterfield	Chesterfield Royal Hospital - BMI Chatsworth Suite <i>Nuffield Hospital Derby</i>
Derby	

Devon

Barnstaple	North Devon District Hospital - Roborough Suite
Exeter	<i>Exeter Nuffield Hospital</i> Royal Devon & Exeter Hospital
Plymouth	Derriford Hospital - Meavy Clinic <i>Plymouth Nuffield Hospital</i>
Torquay	Capio Mount Stuart Hospital

Dorset

Bournemouth	<i>Bournemouth Nuffield Hospital</i>
Dorchester	BMI Winterbourne Hospital
Poole	BMI The Harbour Hospital

Durham

Darlington	Capio Woodland Hospital
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Essex

Brentwood	BUPA Hartswood Hospital <i>Essex Nuffield Hospital</i>
Buckhurst Hill	Holly House Hospital
Chelmsford	Capio Springfield Hospital
Goodmayes	King George Hospital - Juniper Ward
Colchester	Capio Oaks Hospital
Grays	Orsett Day Case Unit
Ilford	BUPA Roding Hospital
Southend-on-Sea	BUPA Wellesley Hospital

Gloucestershire

Cheltenham	<i>The Cheltenham and Gloucester Nuffield Hospital</i> General Hospital - Montpellier/Knightsbridge Wards
Gloucester	Gloucestershire Royal Hospital - Gloucester Ward Capio Winfield Hospital

Key & Extended Hospital List

* Indicates those additional hospitals covered under the Extended Hospital List

Italics indicate Nuffield Hospitals

Greater Manchester

Bolton	BMI The Beaumont Hospital
Manchester	BUPA Hospital Manchester Christie Hospital - Nathan House Duchess of York Children's Hospital Manchester Children's Hospital NHS Trust - (incorporating Booth Hall & Royal Manchester Children's Hospital) Manchester Royal Eye Hospital - Centre for Vision Manchester Royal Infirmary - Manchester Clinic, Cheshire Suite St. Mary's Hospital for Women and Children Surgicare BMI Alexandra Hospital Victoria Park
Oldham	Royal Oldham Hospital
Rochdale	BMI The Highfield Hospital
Salford	Hope Hospital Capio Oaklands Hospital Ladywell Hospital

Hampshire

Basingstoke	BMI The Hampshire Clinic
Eastleigh	<i>Wessex Nuffield Hospital</i>
Havant	BUPA Hospital Portsmouth
Lymington	Lymington Day Hospital St. Thomas Clinic
Portsmouth	St. Mary's Hospital Queen Alexandra Hospital
Southampton	BUPA Hospital Southampton General Hospital Royal South Hampshire Hospital
Winchester	BMI Sarum Road Hospital

Herefordshire

Hereford	<i>Nuffield Hospital Hereford</i>
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Hertfordshire

Harpenden	BUPA Hospital Harpenden
Hemel Hempstead	General Hospital - Sir Astley Cooper Suite
Hitchin	Capio Pinehill Hospital
Sawbridgeworth	Capio Rivers Hospital
Watford	BUPA Hospital Bushey

Isle of Wight

Newport	Orchard Hospital St. Mary's Hospital - Mottistone Suite
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Kent

Beckenham	BMI The Sloane Hospital
Canterbury	BMI The Chaucer Hospital Kent & Canterbury Hospital BMI Chelsfield Park Hospital BMI Fawkham Manor Hospital BUPA St. Saviour's Hospital BMI The Somerfield Hospital Queen Elizabeth The Queen Mother Hospital - The Spencer Wing BUPA Hospital Tunbridge Wells Kent & Sussex Hospital - Hargraves Suite <i>Tunbridge Wells Nuffield Hospital</i>
Tunbridge Wells	BUPA Alexandra Hospital
Walderslade	

Lancashire

Blackburn	BMI The Beardwood Hospital
Blackpool	BUPA Fylde Coast Hospital Blackpool Victoria Hospital - The Lancashire Suite Abbey Gisburne Park Hospital Capio Euxton Hall Hospital <i>Lancaster & Lakeland Nuffield Hospital</i> Capio Renacres Hall Hospital Capio Fulwood Hall Hospital Wrightington Hospital - John Charnley Wing
Clitheroe	
Euxton	
Lancaster	
Ormskirk	
Preston	
Wigan	

Leicestershire

Hinckley	Hinckley & District Hospital
Leicester	<i>Leicester Nuffield Hospital</i>
Oadby	BUPA Hospital Leicester

Lincolnshire

Boston	Pilgrim Hospital - The Bostonian
Grimsby	St. Hugh's Hospital
Lincoln	<i>Lincoln Nuffield Hospital</i>
Scunthorpe	Scunthorpe General Hospital - Lindsey Suite

London Postal Area

SE3	BMI The Blackheath Hospital
NW4	British Hernia Centre
W6	Charing Cross Hospital
SW10	Chelsea & Westminster Hospital - Chelsea Wing
SW5	*Cromwell Hospital
NW4	BMI The Garden Hospital
WC1	Great Ormond Street Childrens' Hospital - International and Private Patients Unit

Key & Extended Hospital List

* Indicates those additional hospitals covered under the Extended Hospital List

Italics indicate Nuffield Hospitals

London Postal Area, continued

SE1	Guy's Hospital - Guy's Nuffield House
W12	Hammersmith Hospital - The Robert and Lisa Sainsbury Wing
W1	*Harley Street Clinic
W1	108 Harley Street Day Surgery Centre
W1M	The Heart Hospital
N6	Highgate Hospital
NW8	Hospital of St. John & St. Elizabeth
NW1	Hospital for Tropical Diseases
SE5	King's College Hospital - Guthrie Clinic
W1	*King Edward VII Hospital (Sister Agnes)
SW1	*Lister Hospital
SE1	*London Bridge Hospital
E2	London Chest Hospital
W1N	*London Clinic
E1	BMI The London Independent Hospital
EC1	Moorfields Eye Hospital
WC1	National Hospital for Neurology and Neurosurgery - Nuffield Ward
N18	North Middlesex Hospital
SW19	Parkside Hospital
W1	*Portland Hospital for Women & Children
W1	*Princess Grace Hospital
W6	Queen Charlotte's Hospital - Sir Stanley Clayton and Sir Comyns Berkley Wards
SW3	Royal Brompton National Heart and Lung Hospital, Sir Reginald Wilson Ward
NW3	Royal Free Hospital
WC1	Royal London Homeopathic Hospital
SW3	Royal Marsden Hospital - Granard House
WC1	Royal National Throat, Nose and Ear Hospital
SW17	St. George's Hospital
W2	St. Mary's Hospital - Lindo Wing
SE1	St. Thomas' Hospital, Westminster Suite
NW8	*Wellington Hospital
NW1	Western Ophthalmic Hospital Ravenscourt Park Hospital - Sir John Burnett Private Wing

Merseyside

Fazakerley	Sefton Suite
Liverpool	Royal Liverpool Children's Hospital (Alder Hey) The Cardiothoracic Centre, The Audrey Leigh Wing Liverpool Women's Hospital Lourdes Hospital Royal Liverpool Hospital St. Paul's Eye Hospital
St. Helens	Fairfield Independent Hospital
Thingwall	BUPA Murrayfield Hospital Wirral
Upton	Wirral Hospital - Park Suite

Middlesex

Ashford	Ashford Hospital - The Shakespeare Suite
Enfield	BMI The Kings Oak Hospital <i>North London Nuffield Hospital</i>
Harefield	Harefield Hospital - Private Patients Unit
Harrow	BMI The Clementine Churchill Hospital Northwick Park & St. Marks Hospital
Northwood	BMI Bishops Wood Hospital
Stanmore	Royal National Orthopaedic Hospital - Ian Monro/Philip Newman Wards

Norfolk

Great Yarmouth	James Paget Hospital - Charnwood Suite
King's Lynn	BMI The Sandringham Hospital
Norwich	BUPA Hospital Norwich Norfolk and Norwich University Hospital, Cringleford Private Patient's Unit

Northamptonshire

Kettering	General Hospital - Fotheringhay Suite Woodland Hospital
Northampton	General Hospital BMI Three Shires Hospital

Nottinghamshire

Arnold	BMI Park Hospital
Nottingham	Queen's Medical Centre <i>Nottingham Nuffield Hospital</i>

Key & Extended Hospital List

* Indicates those additional hospitals covered under the Extended Hospital List

Italics indicate Nuffield Hospitals

Oxfordshire		Guildford	<i>Guildford Nuffield Hospital</i>
Banbury	BMI The Foscoate Private Hospital		Mount Alvernia Hospital
	Horton General Hospital	Horley	BUPA Gatwick Park Hospital
Oxford	Churchill Hospital	Kingston	Kingston Hospital - Coombe Wing
	Nuffield Orthopaedic Centre - Mayfair Ward		New Victoria Hospital
	John Radcliffe Hospital - Isis Suite	North Cheam	*St. Anthony's Hospital
	Radcliffe Infirmary	Sutton	Royal Marsden Hospital - Robert Tiffany Ward
	<i>The Manor Hospital Oxford</i>	Woking	<i>Woking Nuffield Hospital</i>
Shropshire		Sussex - East	
Oswestry	Robert Jones and Agnes Hunt Orthopaedic Hospital - Ludlow Wing	Brighton and Hove	Royal Sussex County Hospital <i>Sussex Nuffield Hospital</i>
Shrewsbury	<i>Shropshire Nuffield Hospital</i>	Crowborough	Horder Centre for Arthritis
Telford	Princess Royal Hospital - Apley Ward	Eastbourne	Eastbourne District General Hospital - Michelham Private Patients Unit
			BMI The Esperance Private Hospital
Somerset		St. Leonards-on-Sea	BUPA Hospital Hastings
Bath	BMI The Bath Clinic	Sussex - West	
Taunton	Taunton and Somerset Hospital - Parkside Suite	Chichester	<i>The Chichester Nuffield</i>
	<i>Somerset Nuffield Hospital</i>		St Richard's Hospital - The Chichester Suite
Yeovil	Yeovil District Hospital - Kingston Ward	East Grinstead	BMI McIndoe Hospital
Weston-Super-Mare	Weston General Hospital - Waterside Suite	Haywards Heath	<i>Nuffield Hospital Haywards Heath</i>
		Midhurst	King Edward VII Hospital
		Worthing	BMI Goring Hall Hospital
Staffordshire		Tyne & Wear	
Burton upon Trent	Burton Hospital - The Burton Clinic	Newcastle	Freeman Hospital
Newcastle under Lyme	<i>North Staffordshire Nuffield Hospital</i>		General Hospital
			<i>Newcastle Nuffield Hospital</i>
Stafford	Capio Rowley Hospital		Royal Victoria Infirmary - The Bishop Ward
	Staffordshire General Hospital - Stafford Clinic	Washington	BUPA Hospital Washington
Suffolk		Warwickshire	
Bury St. Edmunds	<i>Bury St. Edmunds Nuffield Hospital</i>	Leamington Spa	<i>Warwickshire Nuffield Hospital</i>
Ipswich	<i>Nuffield Hospital Ipswich</i>	Nuneaton	George Eliot Hospital - Silas Marner Ward
	Ipswich Hospital NHS Trust - Bramford Ward		BMI Nuneaton Private Hospital
		Warwick	Warwick Hospital
Surrey		West Midlands	
Ashted	Capio Ashted Hospital	Birmingham	Birmingham Women's Hospital
Carshalton	St. Helier Hospital		Children's Hospital
Caterham	Capio North Downs Hospital		Royal Orthopaedic Hospital
Chertsey	BMI The Runnymede Hospital	Coventry	BMI Meriden Wing, Walsgrave Hospital
Croydon	BMI Shirley Oaks Hospital		<i>Birmingham Nuffield Hospital</i>
Epsom	Epsom General Hospital - Northey Suite	Edgbaston	BMI The Priory Hospital
Farnham	BUPA Hospital Clare Park		Queen Elizabeth Hospital - The Edgbaston Suite
Frimley	Frimley Park Hospital - Parkside Suite		

Key & Extended Hospital List

* Indicates those additional hospitals covered under the Extended Hospital List

Italics indicate Nuffield Hospitals

<p><u>West Midlands, continued</u></p> <p>Halesowen Capio West Midlands Hospital</p> <p>Little Aston BUPA Hospital Little Aston</p> <p>Solihull BUPA Parkway Hospital</p> <p>Wolverhampton <i>Wolverhampton Nuffield Hospital</i></p>		<p>Channel Islands</p> <p>Guernsey Princess Elizabeth Hospital</p> <p>Jersey Bon Air Nursing Home General Hospital</p>	
<p><u>Wiltshire</u></p> <p>Salisbury Capio New Hall Hospital</p> <p>Swindon The Great Western Hospital, The Dove Unit</p> <p>BMI The Ridgeway Hospital</p>		<p>Isle of Man</p> <p>Douglas Nobles Hospital</p>	
<p><u>Worcestershire</u></p> <p>Droitwich BMI The Droitwich Spa Private Hospital</p> <p>Worcester BUPA South Bank Hospital</p>		<p>Northern Ireland</p> <p>Ballykelly North West Independent Clinic Belfast City Hospital</p> <p>Mater Infirmorum Hospital Royal Hospital for Sick Children Royal Victoria Hospital Ulster Independent Clinic</p> <p>Craigavon Craigavon Area Hospital</p> <p>Dundonald Dundonald Ulster Hospital</p> <p>Londonderry Altnagelvin Area Hospital</p>	
<p><u>Yorkshire - East Riding of</u></p> <p>Hull BUPA Hull and East Riding Hospital <i>Nuffield Hospital York</i></p>		<p>Scotland</p> <p>Aberdeen BMI The Albyn Hospital</p> <p>Alexandria Vale of Leven District General Hospital</p> <p>Ayr Abbey Carrick Glen Hospital</p> <p>Clydebank *Golden Jubilee National Hospital</p> <p>Dundee BMI The Fernbrae Hospital</p> <p>Edinburgh BUPA Murrayfield Hospital Western General Hospital <i>Glasgow Nuffield Hospital</i> BMI Ross Hall Hospital Southern General Hospital Victoria Infirmary</p> <p>Inverness Raigmore Hospital</p> <p>Stirling Abbey King's Park Hospital Royal Infirmary</p>	
<p><u>Yorkshire - North</u></p> <p>Harrogate <i>Nuffield Hospital Harrogate</i> Harrogate District Hospital - Harlow Ward</p> <p>York <i>Purey Cust Nuffield Hospital</i></p>		<p>Wales</p> <p>Aberystwyth Bronglais General Hospital</p> <p>Abergavenny Nevill Hall Hospital - Glan Usk Suite</p> <p>Bridgend Princess of Wales Hospital - The Bridgend Clinic</p> <p>Cardiff BUPA Hospital Cardiff</p> <p>Carmarthen BMI Werndale Private Hospital West Wales General Hospital Withybush General Hospital</p> <p>Haverfordwest North Wales Medical Centre</p> <p>Llandudno St. Joseph's Private Hospital</p> <p>Newport Glan Clwyd Hospital</p> <p>Rhyl Sancta Maria Private Hospital</p> <p>Swansea BUPA Yale Hospital</p> <p>Wrexham</p>	
<p><u>Yorkshire - South</u></p> <p>Doncaster Capio Park Hill Hospital</p> <p>Rotherham Birkdale Clinic</p> <p>Sheffield Children's Hospital Claremont Hospital Jessop Wing Women's Hospital Northern General Hospital Royal Hallamshire Hospital BMI Thornbury Hospital Weston Park Hospital</p>			
<p><u>Yorkshire - West</u></p> <p>Bingley Capio Yorkshire Clinic</p> <p>Bradford Bradford Royal Infirmary - York Suite</p> <p>Elland BUPA Elland Hospital</p> <p>Huddersfield <i>Huddersfield Nuffield Hospital</i></p> <p>Keighley Airedale General Hospital</p> <p>Leeds BUPA Hospital Leeds BUPA Methley Park Hospital Cookridge Hospital Leeds General Infirmary <i>Nuffield Hospital Leeds</i> St. James' University Hospital</p> <p>Otley Wharfedale General Hospital</p>			

Signature Hospitals

In addition to these private hospitals listed below, you are also covered to use any NHS pay-bed in Scotland or Northern Ireland, although we cannot guarantee either single room accommodation or direct settlement with these hospitals.

Scotland

Aberdeen	BMI The Albyn Hospital
Ayr	Abbey Carrick Glen Hospital
Dundee	BMI The Fernbrae Hospital
Edinburgh	BUPA Murrayfield Hospital
Glasgow	<i>Glasgow Nuffield Hospital</i>
	BMI Ross Hall Hospital
Stirling	Abbey King's Park Hospital

Northern Ireland

Ballykelly	North West Independent Clinic
Belfast	Ulster Independent Clinic

This is the Trust Care section of the Select Hospital list. The following hospitals are available for eligible treatment if the Trust Care Hospital list is applicable to your cover. Please check that you have a local hospital on the list. There are also a number of single-specialty hospitals listed at the end, which you may use for treatment of those conditions if appropriate. If you have any questions, please call our Customer Services Helpline.

In-patient and day-patient treatment

The hospitals listed offer dedicated private patients units with 24 hour medical support and comfortable accommodation, normally including a single room with en suite bathroom facilities. For your information we have included details of the facilities available to you at these hospitals. They have also agreed to settle the bills direct, so all you have to do is check and sign the bill. Please note that if your company have chosen an excess on your policy, we will advise you in writing to whom you should pay the excess directly.

In addition to the hospitals on the Trust Care list you can also use any other NHS hospital agreed in advance with us for in-patient and day-patient treatment. However, please note that these hospitals may not have dedicated private patient facilities, and may not be able to offer single or en suite accommodation, prompt admission or direct settlement of accounts. It is recommended that you confirm with your Specialist prior to admission what standard of facilities are likely to be available to you at non-listed hospitals.

Out-patient treatment

If you require out-patient consultations, tests or treatment covered by the policy and they are not available at a Trust Care hospital, you are not restricted by the Trust Care list and may use any private hospital or consulting room agreed with our Customer Service Team.

Direct settlement of accounts

Many Specialists and most private hospitals on the Select list will settle charges for in-patient and day-patient treatment direct with us.

You should check the bill on leaving the hospital, sign it and then the hospital will forward it to us for payment. Sometimes the provider may send you the bills first. All you need to do in these cases is forward them on to us with a fully completed claim form, if one has been requested, or with details of your full name, address and policy number. We will then pay the provider direct for eligible treatment costs.

Please note that whilst many hospitals will forward invoices to Norwich Union Healthcare for direct settlement, some do not. If you are concerned about this please check with the hospital prior to undertaking any treatment.

Claims Procedure

Before you start any treatment, you must contact us and give us the name of the hospital, the name and address of the Specialist, and the details of the proposed treatment.

The friendly and highly trained staff on our Customer Service Helpline will be happy to guide you through this simple notification procedure. We ask that where possible claims should be authorised in advance of treatment but this will obviously not apply to emergency admissions.

In order to confirm cover before claiming we must receive all necessary medical information at least five working days prior to any proposed treatment. Usually this will include a completed claim form, but at our discretion we may also be able to take the necessary information over the telephone; if this is the case we will tell you at the time. You will then receive written confirmation from us if your treatment is covered.

The Trust Care Hospital List is regularly updated. Before seeking any hospital treatment, please contact our helpline. Our staff can advise you of any changes.

England

Bedfordshire

Luton
LU4 0DZ

Luton & Dunstable Hospital

Cobham Clinic
13 single en suite rooms, à la carte menu, radio, television, telephone, out-patient consulting rooms, CT, MRI and PET Scanners, Maternity rooms - 2 en suite rooms with remote control television with SKY plus dial-in private bedside telephones, comprehensive range of meals.

Berkshire

Slough
SL2 4HL

Wexham Park Hospital

Paragon Suite
16 single en suite rooms, 1 twin en suite room, television, satellite, radio, telephone, patient lounge, à la carte menu. Access to hospital services including emergency units.

Buckinghamshire

High Wycombe
HP11 2TR

BMI The Shelburne Hospital

28 single en suite rooms, a 3 bedded daycare unit, 3 operating theatres, 5 consulting rooms and its own x-ray and physiotherapy departments, TV/satellite, radio, à la carte menu, telephone, CT and MRI scanners.

Cambridgeshire

Huntingdon
PE29 6NT

Hinchingbrooke Hospital

Mulberry Suite
7 single en suite rooms, television, telephone, radio, secretarial support and fax available, consulting rooms, CT and MRI scanners, à la carte menu. Accredited with ISO9001 – BSI Registered.

Cheshire

Crewe
CW1 4QP

BMI The South Cheshire Private Hospital

30 single en suite rooms, 1 mother and child room, 1 teenage room staffed with RSCN, patient lounge, TV/Satellite, radio, telephone. NHS Partnership with close access to: HDU, ITU, CCU; access to MRI & CT scanner; 2 operating theatres, 8 consulting rooms; menopausal counselling; 1 minor theatre/endoscopy room; health screening; physiotherapy. Health Quality Service Accredited. Investor in People Accreditation.

Cumbria

Barrow-in-Furness
LA14 4TP

Abbey Park Hospital

10 single en suite rooms, 1 shared room, consulting rooms, CT and MRI scanners, television, radio, telephone, à la carte menu.

Whitehaven
CA28 8JG

West Cumberland Hospital

Cumbrian Clinic
6 single en suite rooms, 7 single rooms not en suite, 4-bedded day ward, television, telephone, radio, consulting rooms, CT and MRI scanners.

Derbyshire

Chesterfield
S44 5BL

Chesterfield Royal Hospital

BMI Chatsworth Suite
16 single en suite rooms, 2 day care rooms, television, satellite, radio, telephone, patients lounge, 2 consulting rooms, minor treatment room, CT and MRI scanners.

Devon

Barnstaple
EX31 4JB

North Devon District Hospital

Roborough Suite
10 single en suite rooms, satellite television, telephone, video, à la carte menu, fax available, CT and MRI scanners.

Dorset

Bournemouth
BH1 1RW

Bournemouth Nuffield Hospital

98 single rooms with à la carte menu, television and telephone. 5 high dependency beds, 6 theatres and 13 consulting rooms. MRI and CT scanning facilities.

Poole
BH15 2BH

BMI The Harbour Hospital

30 single en suite rooms, 2 shared rooms, television/satellite, radio, telephone, à la carte menu, secretarial/business support, dedicated theatres, 8 out-patient consulting rooms, CT and MRI scanners

Essex

Goodmayes
IG3 8YB

King George Hospital

Juniper Ward
12 single en suite rooms, television, radio and telephone, à la carte menu, 2 consulting rooms, private car parking.

Gloucestershire

Cheltenham
GL53 7AN

Cheltenham General Hospital
Montpellier and Knightsbridge Wards
Montpellier Ward - 11 single en suite rooms; Knightsbridge Ward - 17 rooms with wash basins and toilets, television, radio, telephone, 2 patient lounges, à la carte menu, MRI and CT scanner.

Gloucester
GL1 3NN

Gloucestershire Royal Hospital
Gloucester Ward
13 single en suite rooms, television, radio, telephone, video. NB: some en suite facilities are shared.

Hertfordshire

Hemel Hempstead
HP2 4AD

Hemel Hempstead General Hospital - Sir Astley Cooper Suite
10 single en suite rooms, television, telephone, 2 rooms without en suite facilities, CT and MRI scanners.

Isle of Wight

Newport
PO30 5TG

St Mary's Hospital
Mottistone Suite
10 single en suite rooms, television, telephone, secretarial support/fax available, à la carte menu, out patient consulting rooms, CT, MRI and PET scanner, Coronary Care Unit, Breast Screening Unit, endoscopy suite, private car park.

Isle of Man

Douglas
IM1 4QA

Nobles Hospital
Private Patient Wing
15 single en suite rooms, television including satellite, telephone, radio, à la carte menu, CT and MRI scanners

Kent

Tunbridge Wells
TN4 8AT

Kent & Sussex Hospital
Hargraves Suite
9 single en suite rooms, 1 shared room with 4 beds, television, radio, telephone, à la carte menu.

Margate
CT9 4BG

Queen Elizabeth, the Queen Mother Hospital
The Spencer Wing
22 single en suite rooms, satellite television, radio, à la carte menu and telephone. 5 consulting rooms, 1 minor treatment room. Physiotherapy Department, High dependency unit, Endoscopy, CT and MRI Scanning and private car parking.

Lancashire

Blackpool
FY3 8NR

Blackpool Victoria Hospital
The Lancashire Suite
10 single rooms, including 2 high dependency rooms, television, radio, telephone, à la carte menu, consulting room. Free car parking, MRI/CT scanning.

Lincolnshire

Boston
PE21 9QS

**Pilgrim Hospital
The Bostonian**
20 en suite rooms, television, satellite, radio, telephone, patient lounge, secretarial/business support available, à la carte menu, MRI scanner, CT scanner, out patient consulting rooms.

Scunthorpe
DN15 7BH

Scunthorpe General Hospital
Lindsey Suite
11 single en suite rooms, television and in-house video system, radio, telephone, out-patient consulting rooms, CT, MRI and PET scanners.

London

London
W6 8RF

Charing Cross Hospital
Private Patient Unit
32 single rooms, television/satellite, telephone, seating areas, fridges, out-patient consulting rooms, MRI, CT and PET scanners, lithotripter.

London
SW10 9NH

Chelsea & Westminster Hospital
Chelsea Wing
15 single en suite rooms, television, telephone, fridge, patients lounge, secretarial support available, out-patient consulting rooms.

London
SE1 1YR

Guy's Hospital
Guy's Nuffield House
30 single en suite rooms, 4 shared rooms, television, video on request, telephone, à la carte menu, consulting rooms, lithotripter, CT and MRI scanner.

London
W12 0HS

Hammersmith Hospital
The Robert and Lisa Sainsbury Wing
26 en suite rooms, television, telephone, fridge, out-patient consulting rooms, MRI, CT and PET scanners.

London
SE5 9RS

King's College Hospital
Guthrie Clinic
21 rooms (including 2 HDU beds with Negative Air Pressure Systems). All rooms with WC, 9 rooms with en suite bath/shower, TV/Satellite, telephone, radio, fridge, patient lounge, 5 consulting rooms.

London NW3 2QG	Royal Free Hospital 53 single en suite rooms, 2 twin day-case rooms, television, satellite, telephone, radio, MRI, CT and PET scanners, 7 consulting rooms, out-patient chemotherapy lounge, à la carte menu.	Northwood HA6 2JW	BMI The Bishops Wood Hospital 41 single en suite rooms, television/satellite, radio, telephone, à la carte menu.
London W2 1NY	St Mary's Hospital Lindo Wing 43 single rooms, some with en suite facilities, day care unit, à la carte menu, television/satellite, telephone, MRI and CT scanner.	Norfolk Great Yarmouth NR31 6LA	James Paget Hospital Charnwood Suite 9 single en suite rooms, television (a number with video), radio, telephone, fax facility and à la carte menu.
London SE1 7EH	St Thomas' Hospital Westminster Suite 15 single en suite rooms with television and telephone, CT, MRI and PET scanners.	Kings Lynn PE30 4HJ	BMI The Sandringham Hospital 27 single en suite rooms, 4 shared rooms, television/ satellite, radio, telephone. Accredited access to CT/MRI, own theatres, breast screening unit, private car park.
Merseyside Fazakerley L9 7AL	Sefton Suite University Hospital of Aintree 20 single en suite rooms, telephone, television/satellite, à la carte menu, CT, MRI and PET scanners.	Norwich NR4 7FP	Norfolk and Norwich University Hospital Cringeford Private Patient's Unit 20 single en suite rooms, including two rooms adapted for disabled or wheelchair users. Television with internet and email, radio and telephone. fax available and à la carte menu. Patient lounge, three consulting rooms, out-patient treatment room and minor operating room. Access to MRI and CT scanners.
Upton CH49 5PE	Wirral Hospital Park Suite 12 single rooms, 4 en suite, à la carte menu, television, telephone, out-patient consulting rooms, secretarial support, CT and MRI scanners.	Northamptonshire Kettering NN16 8UZ	Kettering General Hospital Fotheringhay Suite 15 single en suite rooms, television/satellite, radio, telephone, fax available, à la carte menu, patients lounges, consultation rooms, CT and MRI scanners.
Middlesex Ashford TW15 3AA	Ashford Hospital The Shakespeare Suite 11 air conditioned single en suite rooms, television, radio and telephone, à la carte menu, 2 consulting rooms, 1 treatment room. Out patient facility, CT scanner.	Oxfordshire Oxford OX3 9DU	John Radcliffe Hospital Isis Suite 23 en suite rooms, television, telephone, à la carte menu, CT and MRI scanner.
Enfield EN2 8SD	BMI The Kings Oak Hospital 52 single en suite rooms, 4 high dependency rooms, 4 double parent/child rooms, television, radio, telephone, patient lounge, secretarial support, 8 consulting rooms, 3 theatres.	Shropshire Telford TF1 6TF	Princess Royal Hospital Apley Ward 10 single en suite rooms, television/cable TV, radio, telephone, à la carte menu, out-patient clinic with 4 consulting rooms, private physiotherapy, MRI and CT scanners.
Harrow HA1 3UJ	Northwick Park & St Marks Hospital - trust plus Charles Kingsley Suite & Sainsbury Wing 38 single en suite rooms, 2 rooms adapted for disabled or wheelchair users. Television/Satellite, radio, telephone, patients lounge, secretarial support and fax available, out-patient consulting rooms, MRI scanner and theatre for minor surgery. Access by separate lift, both units located on same floor. Private Parking.		

Trust Care Hospital List

Somerset

Yeovil
BA21 4AT

Yeovil District Hospital

Kingston Ward
12 single en suite rooms, à la carte menu, television with video link, telephone, Kings Fund Accredited.

Taunton
TA1 5DA

Taunton & Somerset Hospital

Parkside Suite
12 single en suite rooms, television, satellite, video, radio and telephone, à la carte menu, 1 consulting room, CT, MRI and PET scanners. BSI Accreditation.

Weston-Super-Mare
BS23 4TQ

Weston General Hospital

Waterside Suite
11 single en suite rooms, à la carte menu, Sky TV, video, direct dial telephones, secretarial services available, out-patient consulting rooms, Health Screening, CT scanner, free daily newspapers, free car parking.

Staffordshire

Burton-Upon- Trent
DE13 0RB

Burton Hospital

The Burton Clinic
20 single en suite rooms, à la carte menu, television/satellite, telephone, radio, out-patient consulting rooms, fax/secretarial support, CT, MRI and PET scanners, 4 consulting rooms, endoscopy suite.

Stafford
ST16 3SA

Staffordshire General Hospital

Stafford Clinic
9 single en suite rooms, television, radio, telephone, fax, à la carte menu, out-patient consulting rooms, CT and MRI scanner.

Suffolk

Ipswich
IP4 5PD

The Ipswich Hospital

Bramford Ward
12 single en suite rooms, television, telephone, MRI and CT scanner.

Surrey

Camberley
GU16 7UJ

Frimley Park Hospital

Parkside Suite
35 single en suite rooms, 6 bedded day case unit, television/satellite, telephone, radio, à la carte menu, 4 out patient consulting rooms, MRI/CT scanner, patient lounge.

Chertsey
KT16 0RQ

BMI The Runnymede Hospital

44 single en suite rooms, 6 shared rooms, 2 high dependency rooms, 6 double parent/child rooms, television/satellite, radio, telephone, à la carte menu, patient lounge, secretarial support, 2 out-patient treatment rooms, 7 consulting rooms, access to MRI, CT and PET scanners, 3 theatres.

Epsom
KT18 7EG

Epsom General Hospital

Northey Suite
34 single en suite rooms, television/satellite, telephone, secretarial and business services, 2 consulting rooms, à la carte menu, patients lounge, physio gym, CT and MRI scanners.

Guildford
GU2 7RF

Guildford Nuffield Hospital

50 en suite rooms, including 4 high dependency and 10 out-patient consulting rooms, CT, MRI and PET scanners, 5 parent/ child rooms, play area, video, television, radio, telephone, à la carte menu.

Kingston-Upon-
Thames
KT2 7QB

Kingston Hospital

Coombe Wing
22 single en suite rooms, 1 en suite room for disabled, television/satellite, radio, telephone, à la carte menu, business and secretarial services, CT and MRI scanners, out-patient consulting rooms, maternity facilities and private physiotherapy department.

Sussex

Brighton
BN2 5BE

Royal Sussex County Hospital

30 single rooms. Colour television, radio, telephone, à la carte menu and hostess service, CT and MRI scanners.

Chichester
PO19 6SE

St Richard's Hospital

Chichester Suite
16 single en suite rooms, television, video, radio and telephone, 2 consulting rooms and a treatment room, CT and MRI scanners.

Eastbourne
BN21 2UD

Eastbourne District General Hospital

Michelham Private Patients Unit
21 single en suite rooms, television and video, radio, telephone, à la carte menu, consulting rooms.

Hastings
TN37 7RE

BUPA Hospital Hastings

28 en suite rooms, television/satellite, radio, telephone. 2 operating theatres, endoscopy suite, MRI and CT scanner. 5 out-patient consulting rooms, physiotherapy, gymnasium.

Midhurst
GU29 0BL

King Edward VII Hospital

51 en suite rooms over looking landscape gardens, à la carte menu, television, telephone, MRI scanner, CT scanner, consulting rooms, full out-patient facilities.

Tyne and Wear

Newcastle
NE1 4LP

Royal Victoria Infirmary

The Bishop Ward
10 single en suite rooms, telephone, satellite, radio and à la carte menu personal fridge. Business and secretarial support, fax. 3 consulting rooms, dedicated theatre. Patients lounge. MRI, CT and PET scanners.

Warwickshire

Nuneaton
CV10 7DJ

George Eliot Hospital

Silas Marnar Ward
7 single en suite rooms, television, à la carte menu, out-patient consulting rooms, CT and MRI scanner.

West Midlands

Coventry
CV2 2DX

BMI Meriden Wing - Walsgrave Hospital

9 single en suite rooms, television/satellite, radio, telephone, à la carte menu, CT and MRI scanners.

Wiltshire

Swindon
SN3 6BB

The Great Western Hospital

The Dove Unit
10 single en suite rooms, 1 consulting room, television, telephone, radio, video on request, à la carte, healthy eating choices and ethnic menus, MRI and CT scanners, private parking.

Yorkshire, East Riding of

Hull
HU16 5JQ

Hull Nuffield Hospital

38 en suite rooms, 11 outpatient consulting rooms, 3 operating theatres, 2 bedded HDU, Ambulatory Unit, Physiotherapy, Podiatry and Radiology. TV/satellite, radio, à la carte menu, telephone and CT and MRI scanners.

Yorkshire - North

Harrogate
HG2 7SX

Harrogate District Hospital

Harlow Suite
10 single en suite rooms, television, satellite, radio and telephone, à la carte menu, 1 consulting room. Secretarial and business support, CT scanner, MRI and Lithotripter.

Yorkshire - South

Doncaster
DN2 5JH

Capio Park Hill Hospital

17 single en suite rooms, 4 bedded day ward, television/satellite, telephone, radio, à la carte menu, secretarial/business support, CT and MRI scanner, 3 out-patient consulting rooms.

Yorkshire - West

Bradford
BD9 6RJ

Bradford Royal Infirmary

York Suite
12 single en suite rooms, TV, video, à la carte menu, telephone, patients lounge. 1 Consulting room, 1 Treatment room and outpatient appointments.

Keighley
BD20 6TD

Airedale General Hospital

Ward 19
11 single en suite rooms with television, video, telephone, 7 single rooms without en suite facilities but with television and telephone, 1 consulting/treatment room, à la carte menu, patient lounge. CT and MRI scanners.

Wales

Abergavenny
NP7 7EG

Nevill Hall Hospital

Glan Usk Suite
10 single rooms, 6 en suite, television, radio, telephone, à la carte menu, hydrotherapy, out-patient consulting rooms.

Bridgend
CF31 1RQ

Princess of Wales Hospital

Bridgend Clinic
10 single en suite rooms, television, video, telephone, à la carte menu, treatment room, private out-patient facility with 5 consulting rooms, fax, private car park.

Specialty Hospitals

Cancer Treatment

Manchester
M20 4BX

Christie Hospital

Nathan House
19 rooms, 16 single en suite rooms, remote control colour TV/Sky channels, direct dial telephone, fridge, safe, nurse call system, fax facilities, patients lounge, 2 out-patient consulting rooms, à la carte menu, HDU, theatres, radiotherapy, X-ray and CT, MRI and PET Scanning, specialist chemotherapy nurses, specialist daycase chemotherapy treatment centre (8 rooms).

London
SW3 6JJ

Royal Marsden Hospital

Granard House
10 single en suite rooms, 2 double en suite rooms - television, satellite, video, telephone, radio, fridge, hairdryer, air conditioned, fax facilities. 2 daycase treatment rooms, 5 daycase recliner area - television, satellite, video, CD, telephone, hairdryer. Private out-patients suite - 4 consulting rooms. À la carte menu, HDU, Theatres, rehabilitation services, breast diagnostic unit, haematology, radiotherapy, X-ray and CT scanning.

Sutton
SM2 5PT

Royal Marsden Hospital

Robert Tiffany Ward
14 single en suite in-patient rooms - television/ satellite/video, telephone, radio, fridge, hairdryer, air conditioned, fax facilities. 4 en suite daycase rooms - television/ satellite/video, telephone, radio, fridge, hairdryer, air conditioned, fax facilities. 5 daycase recliner area. Private out-patients suite - 3 consulting rooms. À la carte menu, HDU, Theatres, rehabilitation services, breast diagnostic unit, rapid diagnostic unit (all specialities), haematology, radiotherapy, X-ray and CT scanning.

Cardiology and Cardiothoracic

Liverpool
L14 3PE

Cardiothoracic Centre

The Audrey Leigh Wing
14 single rooms with en suite facilities, television and telephone, 3 consulting rooms, à la carte menu, telephone and CT scanner.

Plymouth
PL6 8DH

Derriford Hospital

Meavy Clinic
12 en suite rooms with television, video, telephone, à la carte menu, CT and MRI scanner

Harefield
UB9 6JH

Harefield Hospital

Private Patients Unit
12 single en suite rooms with TV, telephone, radio, fridge and country views. Private patient lounge, complimentary newspapers, fax and secretarial support. Dedicated chef and hostess service. 4 bay private HDU. All diagnostic modalities.

Cambridge
CB3 8RE

Papworth Hospital

Varrier Jones Ward
18 single en suite rooms, television/satellite, telephone, consulting rooms, secretarial support and fax available, CT and MRI scanners.

London
SW3 6NP

Royal Brompton National Heart & Lung Hospital

Sir Reginald Wilson Ward
24 single en suite rooms with digital/sky TV, telephone, radio, fridge and room safe. Private patient lounge, complimentary newspapers, fax and secretarial support. Dedicated chef and hostess service. 4 bay private HDU. All diagnostic modalities. Comprehensive 4 room out-patient suite.

Ophthalmology

Manchester
M13 9WH

Manchester Royal Eye Hospital

Centre for Vision
5 single en suite rooms, 2 shared rooms with en suite facilities, television, telephone, à la carte menu, 3 out-patient consulting rooms.

London
EC1V 2PD

Moorfields Eye Hospital

20 single rooms, 9 rooms with en suite facilities, 3 rooms with shared toilet facilities. 8 day case rooms with shared facilities. All rooms have washbasins, television, talking books on request, telephone, radio, patients lounge and individually controlled air conditioning.

Orthopaedic

Crowborough
TN6 1XP

Horder Centre for Arthritis
42 single rooms (11 en suite), television, telephone, hydrotherapy pool, consulting rooms, physiotherapy, occupational therapy, hydrotherapy, MRI scanner.

Oxford
OX3 7LD

Nuffield Orthopaedic Centre
Mayfair Ward
21 single en suite rooms, 5 single rooms without en suite, television and telephone.

Oswestry
SY10 7AG

Robert Jones & Agnes Hunt Orthopaedic Hospital
Ludlow Wing
14 single en suite rooms, TV/Satellite, telephone, radio, à la carte menu and CT scanner.

Stanmore
HA7 4LP

Royal National Orthopaedic Hospital
Ian Munro/Philip Newman Wards
Ian Munro Ward - 8 single en suite rooms. Philip Newman Ward - 10 beds, shared facilities, television, telephone, secretarial and fax service.

Wigan
WN6 9EP

Wrightington Hospital
John Charnley Wing
19 single en suite rooms, television/satellite, telephone, radio, a la carte menu, private out-patient department, MRI scanning facilities.

Other

London
WC1N 3JH

Great Ormond Street Children's Hospital
International and Private Patients' Unit
28 single rooms and a 3 bedded nursery, private consulting rooms, family and play rooms, access to a teacher on the ward and in the school, TV/satellite, radio and telephone, full diagnostic services including MRI and CT scanners.

London
WC1N 3BG

National Hospital for Neurology & Neurosurgery
Nuffield Ward
19 single en suite rooms, television, telephone, fridge, 6 consulting rooms, MRI and CT scanner.

FURTHER INFORMATION

Further information

Language

This document and all future documents and letters will be written in the English Language.

Company details

Norwich Union Healthcare Limited is a company in the United Kingdom whose head office is at: Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3RY. Norwich Union Healthcare Limited is a wholly owned subsidiary of Aviva Plc.

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 that you have cause to make a complaint, please contact your Insurance Intermediary if you use one to arrange your Policy.

Otherwise, or if you remain dissatisfied, please write with full details to:

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

In the unlikely event that the matter is not resolved, then your complaint can be referred to the Quality Manager at the same address.

It is very rare that matters cannot be resolved amicably. However, if you are still unhappy with the outcome, you may ask the Financial Ombudsman Service to investigate your complaint 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.

Complaining to the Ombudsman will not affect your legal rights.

Can I cancel my Policy?

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

If you decide to cancel the Policy, any money you have already paid will be refunded, provided no claims have been made during the 14 days 'cooling off' period.

If you decide to cancel the Policy, you must notify our Customer Service Department at: Norwich Union Healthcare, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3RY.

If you decide not to cancel the Policy your cover for eligible treatment will continue until the renewal date and we will continue to collect any applicable premium.

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.

What protection do I have as a consumer?

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. It requires us to give you this information. Use this information to decide if our services are right for you.

Norwich Union Healthcare Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY is authorised and regulated by the Financial Services Authority. Our FSA registration number is 308139. Our permitted business is advising on, arranging and administering general insurance and pure protection contracts. You may check this on the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Norwich Union Healthcare is a wholly owned subsidiary of Aviva Plc, which includes within its group a number of insurers.

We are contractually only able to offer you a range of products from Norwich Union.

You only need pay the premium; you do not otherwise have to pay us for our services to you.

Overseas cover

This cover is only available where Benefit C1 is selected.

This part of your cover is provided via a special agreement with MEDEX Assistance Corporation.

MEDEX is a leading American company, which has specialised in assistance services since 1977. They have a fully computerised database, which includes over 40,000 preferred medical care providers. MEDEX will:

- Assist you in locating the most appropriate medical care
- Provide advice and assistance in English with translation where necessary
- Monitor your progress during the course of your treatment and recovery
- Maintain contact with your family and personal physician
- Arrange for emergency evacuation if necessary
- Send and relay emergency messages
- Provide legal referrals.

Please ensure you give your Policy number and MEDEX telephone number to a family member or companion who is to contact MEDEX on your behalf should you become involved in an emergency and are unable to contact MEDEX directly.

Call the MEDEX Assistance Co-ordination Centre if:

- You are hospitalised
- You are involved in an accident requiring medical treatment
- You have difficulty locating medical care
- You have a medical problem and require translation services.

The telephone number for the MEDEX Co-ordination Centre is:

United States, Baltimore, Maryland: +1-410-453-6330

Freephone access is available from within the UK, Northern Ireland, Isle of Jersey and Isle of Man: 0800-252-074

The MEDEX Co-ordination Centre is open 24 hours a day and you should call collect/reverse the charges if necessary.

When you call MEDEX please give them your name; Norwich Union Healthcare reference and a brief description of your problem.

MEDEX will immediately take the appropriate action necessary and continue to monitor your case until the situation is resolved.

In an emergency – go immediately to the nearest physician or hospital without delay, then contact the MEDEX Co-ordination Centre.

Assistance co-ordinators are multilingual and are available 24 hours daily. The MEDEX Assistance Network extends worldwide.

Remember: please ensure you quote the Norwich Union Healthcare reference 657 to assist MEDEX in answering your call.

*Calls may be monitored and/or recorded

Chronic conditions explained

If you are thinking of buying a Private Medical Insurance policy, or already have a policy, you may have heard the term 'chronic medical condition'.

Private Medical Insurance is intended to cover short term treatment of acute conditions, which start after you have taken out your Policy. It does not provide cover for chronic conditions.

This section of your booklet explains how Norwich Union Healthcare manages those policyholders whose medical condition becomes a 'chronic condition'.

There are benefit limitations and exclusions on all policies and you should check your Policy Wording and contact us before incurring any costs.

What is a chronic condition?

A chronic condition is defined as:

A disease, illness or injury which has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- You need to be rehabilitated or specially trained to cope with it
- It needs long term monitoring, consultations, check-ups, examinations or tests.

At Norwich Union Healthcare we cover the cost of treatment for acute conditions, subject to the terms of your Policy Wording. An acute condition is a disease, illness or injury that is likely to respond quickly to treatment, the aim of which is to return you to the state of health you were in immediately before suffering the condition, or which leads to your full recovery.

If you are suffering symptoms for which diagnostic tests are undertaken we would generally pay for such investigations. If, as a result of the tests, you are diagnosed as suffering with a chronic condition, benefit would not usually be payable for subsequent treatment. Some conditions may satisfy both the definition of a chronic condition and an acute condition, in these circumstances we would view it as an acute condition and pay accordingly.

What does this mean in practice?

If we think that your condition may have become a chronic condition, we will carefully consider the information available, including any medical information provided by your General Practitioner or the Specialist in charge of your care.

We will always consider your individual situation, based on your particular circumstances, and we may consult our medical advisers for further assistance as appropriate.

Where we feel your condition has become a chronic condition, we will write to you to explain why. We will also give you time to make other arrangements for your continued treatment, such as asking your doctor to transfer you to NHS care.

If we establish that your condition is not currently a chronic condition, we may need to review it again in the future. If this happens we will advise you and indicate when we will need an update on your medical condition.

What if my condition gets worse?

Although we may withdraw cover because your condition has become a chronic condition it does not necessarily mean that cover is permanently withdrawn.

Some chronic conditions are likely to have acute flare-ups or to worsen substantially for a short period of time. Treatment for such episodes will generally be covered if they are likely to respond quickly to treatment which aims to return you to your previous state of health. Once your condition is stabilised, we would follow the same procedures as set out in the previous section.

Examples of chronic conditions

The following examples help to illustrate the cover you might expect to have from Norwich Union Healthcare if you develop a medical condition that may become a chronic condition. Please bear in mind that these are illustrations only and are specific to the circumstances described, and you should always contact us prior to receiving any treatment to ensure that you do not incur any costs which you cannot recover.

Please note that these examples are based on a policy which includes full cover for in-patient, day-patient and out-patient treatment. If the policy you select does not have full out-patient cover you may not be covered for diagnostic consultations and tests, nor for follow-up consultations.

Example A

Alan has been with Norwich Union Healthcare for many years. He develops chest pain and is referred by his GP to a Specialist. He has a number of investigations and is diagnosed as suffering with angina. Alan is placed on medication to control his symptoms.

Norwich Union Healthcare covers the investigations and tests needed to diagnose Alan's chest pain. We also cover the Specialist reviews until his condition has been stabilised, although we would not pay for any medication.

Two years later Alan's chest pain recurs more severely and his Specialist recommends that he has a heart by-pass operation.

Norwich Union Healthcare provides full cover for the surgery and eligible aftercare needed by Alan because its aim is to relieve his symptoms and stabilise his condition. We also advise him that we will cover his post-operative check-ups for one year, to ensure that his surgery has been successful.

Example B

Bob has been with Norwich Union Healthcare for three years when he develops hip pain. His GP refers him to an osteopath who treats him every other day for two weeks, then recommends that he return once a month for additional treatment to prevent a recurrence of his original symptoms.

Norwich Union Healthcare explains that, although benefit is payable for the initial two week course of treatment, the monthly visits are not covered by Bob's policy. If his condition should worsen to the point where a hip replacement is needed, this would be covered if his GP refers him to a suitable Specialist. Norwich Union Healthcare agrees to provide cover for the first monthly visit to the osteopath, to allow Bob to make alternative arrangements.

(Please note, many of our policies do not include benefit for osteopathy treatment.)

Example C

Carole develops a lump in her left breast which is diagnosed as breast cancer. Her Specialist recommends that she has a mastectomy (breast removal) followed by a course of chemotherapy and radiotherapy.

Norwich Union Healthcare provides cover for the diagnosis of this condition, the surgery required to remove the affected breast and for the chemotherapy and radiotherapy to treat the cancer, for as long as this is required. Our experienced cancer case management team are able to ensure that Carole has access to the treatment she needs, when it is needed and in a venue that suits her circumstances. For example, it may be possible to arrange for her chemotherapy treatment to be given at home. In addition, we may be able to pay for the costs of reconstructive surgery to her breast because we recognise that this is often a very important part of the overall treatment programme.

Once Carole's course of treatment has been completed, her Specialist recommends that she has regular check-ups to ensure that she remains free from a recurrence of the disease.

Provided that Carole's policy includes out-patient benefit, we will normally pay for follow-up checks after cancer treatment of this type, for up to five years after the treatment is completed.

Unfortunately, after just three years Carole discovers that she has developed cancer of the lung, secondary to her breast cancer.

In these circumstances Norwich Union Healthcare provides benefit for the diagnostic tests, and for treatment of her new illness. This would include payment for any eligible surgery, radiotherapy and chemotherapy, together with check-ups for a further five years after this course of treatment is completed.

Chronic conditions explained

Example D

Deirdre has been with Norwich Union Healthcare for two years when she develops symptoms that indicate she may have diabetes. Her GP refers her to an endocrinology Specialist who organises a series of investigations to confirm the diagnosis. She then starts on oral medication to control the diabetes. After several months of regular consultations and some adjustments to the medication regime, the Specialist confirms the condition is now well controlled and explains he would like to see her every four months to review her condition.

Norwich Union Healthcare covers the cost of the investigations and consultations until Deirdre's condition is controlled. We then explain that we cannot continue to provide benefit for the four monthly review consultations, but agree, on this occasion, to provide benefit for the first one to allow her to make alternative arrangements for the routine follow-ups.

One year later, Deirdre's diabetes becomes unstable and her GP arranges for her to go into hospital for treatment.

Norwich Union Healthcare provides benefit for this admission, until her condition is back under control.

Example E

Eve has been with Norwich Union Healthcare for five years when she develops breathing difficulties. Her GP refers her to a Specialist who arranges for a number of tests. These reveal that Eve has asthma. Her Specialist puts her on medication and recommends a follow-up consultation in three months to see if her condition has improved. At that consultation Eve states that her breathing has been much better, so the Specialist suggests she has check-ups every four months.

Norwich Union Healthcare covers Eve's consultations and tests until the diagnosis is made. We also agree, on this occasion, to pay for her first routine check-up. However, we advise her that we will not be able to cover the regular check-ups after this, because the condition is now well controlled, and has become a chronic condition.

18 months later, Eve has a bad asthma attack.

As this is an acute flare-up which is likely to respond quickly to treatment aiming to return her to her previous state of health, we agree to cover the cost of the hospital treatment to stabilise her condition. We also agree to cover the cost of one follow-up consultation with the Specialist to make sure that her symptoms are again well controlled.

We would ask you to note that this explanation has been produced to help you to understand how Norwich Union Healthcare may handle a claim involving a chronic condition. The examples given are for illustration purposes only. You should always refer to your Policy Wording for details of your cover and contact our Customer Service Helpline before receiving treatment. This will enable us to explain to you how we can help in your particular circumstances.

Norwich Union Healthcare



**NORWICH
UNION**

an **AVIVA** company

Norwich Union Healthcare Limited. Registered in England Number 2464270. Registered Office Surrey Street Norwich NR1 3NG.
This insurance is underwritten by Norwich Union Insurance Limited. Registered in England Number 99122. Registered Office Surrey Street Norwich NR1 3NG.
Authorised and regulated by the Financial Services Authority. Member of the Association of British Insurers. Member of the Financial Ombudsman Service.

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