

# keyfacts

## Policy Summary

This is a summary of the key facts and main terms and conditions of the IFL Senior Plans, 50 Plus & Golden, contained in the Policy Documents which can be requested at any time before or after joining

- The Insurer and Underwriter is Bolton & District Hospital Saturday Council (BDHSC ) of Coronation House, Silverwell Street, Bolton, BL1 1PP which is authorised and regulated by the Financial Services Authority (FSA ).The FSA registration number is 2020578 details of which can be checked on the FSA Register [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephone on 0845 606 1234.
- Type of Insurance The IFL Senior Plans are Healthcare Cashplans which offer cover to provide payment towards or gives you money back for a range of everyday healthcare expenses. They also provide access to a 24 hour Telephone Helpline providing counselling and other advisory services.
- Main features and benefits as shown in the table overleaf can be claimed to cover the full amount of the cost up to the maximum shown every twelve months. You may claim for a pre-existing medical condition (one which you already have) except that in the first two years of membership you cannot claim for hospital cash payments, recuperation and home help in respect of that condition. After two years you may ask BDHSC to review this exclusion.
- Limitations. You must be a member of the plan for three months before you can make a claim unless transferring your membership from a similar plan issued by another acceptable Insurer or Underwriter. Your plan is renewed on an ongoing monthly basis so a full policy document will not be issued at every renewal. BDHSC reserve the right to amend contribution and benefit rates and terms and conditions after giving you notice. There is no upper age limit for joining or remaining on the plan or increasing your level of cover.
- Rights to cancel Membership commences upon the payment of your first contribution (premium). You have 14 days from this date in which to cancel your membership and any contributions you have paid will be refunded provided you have not submitted a claim.
- Claims are handled by BDHSC who may be contacted by telephone at 01204 522775 or written to at Coronation House, Silverwell Street, Bolton, BL1 1PP. You should contact them to pre-authorise your claim and where possible they will make direct payment to the medical service provider without the need for you to outlay payment and seek to be reimbursed.
- Complaints are handled in accordance with the procedure in the Policy Document and if unsatisfied may be referred to the Financial Ombudsman Service.
- Compensation In the (unlikely ) event of BDHSC not being able to meet its obligations under the terms of your plan you are covered under the Financial Services Compensation Scheme under which the first £2000 of a claim is protected in full and thereafter 90%.

The IFL Senior Plans are designed by Protego Group Limited of PO Box 240, Manchester M7 4UD. Protego Group Ltd is authorised and regulated by the FSA. The FSA Registration number is 304363 details of which can be checked on the FSA Register ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)) or by telephone on 0845 606 1234. Protego Group is responsible for plan administration and contribution collections and may be contacted on 0800 316 1242 (For claims administration contact BDHSC tel. 01204 522775)

### Statement of Demands and Needs

This product suits the needs of individuals who require help towards covering the costs of everyday health-care such as dental treatment, eyecare, therapy treatments, also consultations with Specialists and more. In deciding whether to purchase you will not have received a personal recommendation from Protego Group as we are only offering you information on this product.