

EuroMedical Plan PRIVATE MEDICAL INSURANCE POLICY SUMMARY

SUMMARY OF BENEFITS AND FEATURES

This document is intended only as a summary of the benefits available under EuroMedical which is underwritten and administered by Exeter Friendly Society Limited. This document is designed to help you assess which Private Medical Insurance (PMI) cover best meets your needs. Full details of EuroMedical are provided in the Policy Document for the Plan which is available on request or via our website.

TYPE OF COVER

EuroMedical has been designed to provide cover for the costs of in-patient, day-patient and out-patient treatment for those who reside anywhere in the European Economic Area - a full listing of countries is contained within the brochure. Cover is renewable annually.

OTHER SIGNIFICANT FEATURES

Fixed age at entry pricing where renewal premiums are calculated using your age on joining as long as you continue the same cover. See the EuroMedical brochure or page 7 of the Policy Document for more details.

- Five levels of voluntary excess offering 5 levels of premium discount. More information can be found in the EuroMedical brochure and on page 11 of the Policy Document
- 24 hour private UK general practitioner advice line
- Portable cover in any country within the European Economic Area (EEA)

BENEFITS SUMMARY

There is a choice of four levels of cover offering increasing benefits for:

	COVERED	LIMITS (DEPENDENT ON LEVEL SELECTED) (PER POLICY YEAR UNLESS OTHERWISE STATED)
IN-PATIENT & DAY-PATIENT BENEFITS		
Hospital Charges	✓	Between €8,000 and €55,000 per condition
Specialist Services	✓	Fully-paid
Parental Accommodation (for child under 12)	✓ (except Levels One & Oneplus)	Fully-paid
OUT-PATIENT BENEFITS		
Specialist Consultations	✓	Between €1,500 and €4,000
Diagnostic Tests and X-rays	✓	Between €1,500 and €4,000
Out-Patient Surgery (performed by a specialist)	✓	Between €1,500 and €4,000
Complementary Treatment (such as physiotherapy)	✓	Between €225 and €1,250
ADDITIONAL BENEFITS		
Oncology (radiotherapy and chemotherapy)	✓	Between €3,000 and €55,000
Home Nursing	✓	Between €325 and €1,300
Private Ambulance	✓	Between €275 and €550
GP Consultations	✓	Between €80 and €275
Cover in the EEA	✓	All benefits available

Overall maximum benefits on these plans are as follows: €15,000 for Level One, €30,000 for Level OnePlus, €75,000 for Level Two and €150,000 for Level Three.

Please contact EuroMedical on (9567) 77822 or your Agent if you have any queries or to request a copy of the current Policy Document. The document can also be downloaded from www.exeterfriendly.co.uk.

Continued overleaf . . .

WHAT YOUR POLICY DOES NOT COVER

Listed below are the significant exclusions that apply to EuroMedical. Full details are given in the Policy Document on page 29, Section 8.

- Services received without referral by the patient's GP or without pre-authorisation from the Society
- Any normal dental condition
- Congenital and hereditary conditions
- Treatment for depression, stress, mental illness and other psychiatric disorders
- Treatment received outside of the European Economic Area (EEA) except with the prior agreement of the Society.

PRE-EXISTING CONDITIONS

In common with most private medical insurance, pre-existing medical conditions are not covered. A pre-existing medical condition is 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 in the five years before the start of your cover.

CHRONIC CONDITIONS

Like most insurers, we do not cover chronic conditions following their initial diagnosis and therapy. A chronic condition is a disease, illness or injury that 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.

Exeter Friendly Society does not consider cancer to be a chronic condition and so cancer is not excluded. Further information and examples of chronic conditions are on page 18 of the Policy Document.

MAKING A CLAIM

You will need to telephone the Exeter Friendly Society Customer Support Team on +44 1392 353500 before arranging treatment for a new medical condition. We will usually be able to advise you if your claim is valid, then you and your specialist will be asked to complete and sign a form to verify the details of your claim. Please also ensure that you contact us before you have any scans or admissions to hospital so that we can arrange your admission through our CareBridges partners.

RIGHT TO CANCEL

If you change your mind, you have 14 days from the date of acceptance of the terms of your cover or 14 days from the start of your policy, if later, to advise us that you wish to cancel.

COMPLAINTS PROCEDURE

If you are not satisfied with any aspect of the service provided by Exeter Friendly Society, please contact Customer Support on +44 1392 353500. Your complaint may be referred to the relevant Manager/Director or our Quality Controller for further investigation. Full details of our Complaints Procedure are contained within the Policy Document. If you are not satisfied with our final response, or it is not received from us within 8 weeks of the complaint being made, you may refer the matter to the Financial Ombudsman Service.

COMPENSATION SCHEME

Exeter Friendly Society is covered by the Financial Services Compensation Scheme (FSCS), which was established under the Financial Services and Markets Act 2000. This means that if you reside in the European Economic Area you may be entitled to compensation if the Society becomes insolvent and is unable to meet its obligations. Insurance advising and arranging is covered in full for the first £2,000 of any valid claim plus 90% of the remainder without any upper limit. Further details are available from the FSCS at www.fscs.org.uk or you may telephone them on +44 207 892 7300. Please contact our Customer Sales Team on +44 1392 353535 if you have any queries or to request a copy of the current Policy Document. The document can also be downloaded from www.exeterfriendly.co.uk.

Exeter Friendly Society Limited, Lakeside House, Emperor Way, Exeter, EX1 3FD. Website: www.exeterfriendly.co.uk Telephone calls may be recorded and monitored for quality assurance and training purposes. Exeter Friendly Society Ltd is incorporated under the Friendly Societies Act 1992, registered number 91F, registered address as above. Authorised and regulated by the Financial Services Authority, registered number 205309



INVESTOR IN PEOPLE

