

Insurance Product Information Document

Paycare

Everyday Health Cover since 1874

Insurer: Paycare, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Regulation Number 202292. Paycare is registered and incorporated in England and Wales.

Product: Direct Health Cash Plan

This document provides a summary of the key information relating to this policy. It is not personalised to your individual needs. Further information about your policy, including complete pre-contractual and contractual information, will be in other documents sent to you as you go through the application process.

What is this type of insurance?

This policy is a Health Cash Plan and Personal Accident Benefit with added services. It meets the demands and needs of those who wish to claim money back towards a range of listed health benefits that you pay for and claim back from us. It pays back 100% of receipt value, up to an annual limit. A Personal Accident benefit provides payment following an injury sustained in the UK from an accident. It also includes additional services, such as access to GP Services, Counselling and Support Telephone Assistance and a discount savings website. Dependent children, under 18 years of age and living at policyholder's home address are covered, and share the policyholder's annual allowance for each benefit.



What is insured?

This cash plan has five levels of cover. Depending on which level you select, each benefit has an annual limit that we will pay up to, which can be found in the Direct Benefit Table.

- ✓ Dental
- ✓ Optical
- ✓ Chiropody
- ✓ Professional Therapy - Physiotherapy, Osteopathy, Chiropractic, Acupuncture, Homeopathy, Hypnotherapy and Reflexology.
- ✓ Health Screening - as part of a health screen package.
- ✓ Lifestyle Assessment - accessed via our website.
- ✓ Specialist Consultation & Tests - including Private Medical Insurance Excess
- ✓ Paycare EAP - 24/7 Telephone Counselling and Support Helpline, including legal, debt, and health and wellbeing support. Includes up to six face to face sessions.
- ✓ Digital Doctor - 24/7, Unlimited Telephone Support, Virtual Surgery, Private Prescription Service
- ✓ Paycare Perks - Online discount scheme accessed via our website.
- ✓ Redundancy Premium Protection
- ✓ Inoculation and Vaccination
- ✓ Personal Accident Cover
- ✓ Hospital Day Case
- ✓ Hospital Stay
- ✓ New Child Payment



What is not insured?

A full list of exclusions can be found in the Policy Documents, which are included in the Application Pack.

- ✗ People living outside of the United Kingdom
- ✗ Personal Accident Cover is only available to adults under 70 years of age at the time of the accident.



Are there any restrictions on cover?

- ! Each benefit has exclusions, please refer to the Policy Documents for full details of these.
- ! Each benefit is subject to an annual limit
- ! Pre-existing conditions must be disclosed during application to join and are not covered for the first two years of cover.
- ! A dependent child covered by this policy must be under 18 and live at Policyholder's address.
- ! You must be over 18 and under 65 years old to apply for this policy.
- ! There is a Waiting Period of thirteen weeks from the commencement of cover, except for New Child Payment where there is a 12 month Waiting Period. During this time you will not be eligible to claim any benefits.
- ! You must be a continuous Policy Holder for 12 months before you can apply for Redundancy Premium Protection.



Where am I covered?

- ✓ Health benefits and Paycare EAP are covered in the UK only.
- ✓ Digital Doctor line can be accessed Worldwide, however the prescription services are only available within the European Economic Area (EEA)



What are my obligations?

- To give us accurate and honest information when you apply for cover or make a claim with us.
- To read your Policy Documents and Policy Pack when you start the contract with us to make sure that you have the cover that you need and expect.
- To make premium payments to us on time.
- To keep us updated with any changes to your address and contact details.
- To give us all of the required information when submitting a claim to us.



When and how do I pay?

Your premium will be taken monthly by Direct Debit.



When does the cover start and end?

Your cover will start from the date we open your policy, which is shown in your Policy Pack, however there is a 13 week waiting period before any claims can be made. Your cover is ongoing, and will not end until it is cancelled by you or us.



How do I cancel the contract?

You can cancel your policy by writing to us, emailing us or calling us. If you cancel within 28 days of the policy start date we will refund the premium, unless you have made a claim.