Health Cash Plan

Insurance Product Information Document

Insurer/Manufacturer: HSF Health Plan Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK, FRN 202182. In Ireland HSF Health Plan is authorised and regulated as a Third Country Branch by the Central Bank of Ireland as well as the Department of Health and Children and the Health Insurance Authority. Founded 1873 Incorporated 1890.

Company: HSF Health Plan Ltd

Product: Family Direct Schemes UK

This document provides a summary of the key information relating to this product but it is not personalised to you. Full details of the pre-contractual and contractual information on this product are available in our Policy Terms & Conditions which are included in the application brochure.

What is this type of insurance?

This is a health cash plan and personal accident benefit with added services. A health cash plan reimburses you for health related expenses listed in the range of benefit categories provided. A personal accident benefit is also included which provides a cash payment following an injury sustained from an accident. Additional services include a shopping discount website and access to GP, Counselling and Legal Advice telephone assistance services. Under the family direct schemes a spouse/partner and any dependent children (under age 18) are included on cover at no extra cost.

What is insured?

- ✓ Dental
- ✓ Dental Trauma
- ✓ Optical
- ✓ Physiotherapy
- ✓ Osteopathy
- ✓ Chiropractic
- ✓ Acupuncture
- ✓ Homeopathy
- ✓ Chiropody/Podiatry
- ✓ Specialist & Investigations
- ✓ Health Screening
- ✓ Allergy Testing
- ✓ Birth & Adoption Grant
- ✓ Hospital Stay
- ✓ Recuperation
- ✓ Day Case Surgery
- ✓ NHS Prescription costs
- ✓ Personal Accident
- ✓ GP Advice Line
- ✓ Prescription Service
- ✓ Healthcare Information
- ✓ Telephone Counselling Legal Advice
- ✓ Discount Savings & Offers.

What is not insured?

- X Costs for Medical Procedures
- X Invasive Investigations
- X Cost of procedures requiring anaesthetic
- X Hospital fees
- X Consultant Treatment fees
- X Medication fees (outside Prescription Fees).

Are there any restrictions on cover?

- ! Maximum age of joining is 70
- ! Qualifying periods of 10 months on Maternity related claims including Infertility Treatment and Birth/Adoption Grant. Eye Laser Treatment has a 12 month qualifying period with 3 months on all other benefits
- ! Dependent Children cover ceases on their 18th Birthday
- ! All persons named on the policy must reside at the same address.

Where am I covered?

Health Cash Plan

- ✓ UK & Ireland
- X Outside the UK & Ireland

Personal Accident

- ✓ Worldwide

What are my obligations?

- Maintain Premium payments
- Make claims within 6 months of the date of receipt
- Keep us updated on any changes to your circumstances.

When and how do I pay?

- Premiums are paid monthly, weekly, fortnightly or four weekly depending on your salary frequency
- Premiums are paid from your salary. In some circumstances, when payroll deduction is not available, premiums can be paid from your bank account by direct debit or by your credit/debit card.

When does the cover start and end?

Cover will start from the date shown on your Policy Certificate. Any qualifying periods will start from that date too. Cover continues on a rolling monthly contract until:

- You cancel
- You cease premium payments
- You leave employment and do not transfer cover to a direct policy.

How do I cancel the contract?

You have a right to cancel the contract within 14 days of receiving your certificate of cover and we will refund any premium paid, unless you have already made a claim. To do this you must provide written notification (either posted letter or e-mail) to HSF Health Plan. After this date you can cancel at any time by written notification, but past payments of premiums will not be refunded. Entitlement to claim will continue throughout any period of time covered by premiums paid.

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UK0038 Family Direct IPID April 24