



Policy Summary

**SecureHealth Care, SecureHealth Care 6,
SecureHealth Care Plus, SecureHealth Care Plus 6,
SecureHealth Care Plus Superior and
SecureHealth Care Plus Superior 6**
What you need to know

April 2009



PPP HEALTHCARE

SecureHealth Care, SecureHealth Care 6, SecureHealth Care Plus, SecureHealth Care Plus 6, SecureHealth Care Plus Superior and SecureHealth Care Plus Superior 6

This policy summary provides a brief description of this private medical insurance which is underwritten by AXA PPP healthcare. It does not contain the full terms and conditions which can be found in the membership handbook, your membership statement and the Directory of Hospitals.

The following is a summary of the key benefits of SecureHealth Care, SecureHealth Care 6, SecureHealth Care Plus, SecureHealth Care Plus 6, SecureHealth Care Plus Superior and SecureHealth Care Plus Superior 6.

Benefits	SecureHealth Care and SecureHealth Care 6	SecureHealth Care Plus and SecureHealth Care Plus 6	SecureHealth Care Plus Superior and SecureHealth Care Plus Superior 6
In-patient and day-patient treatment			
Hospital charges for treatment in a hospital listed in the Directory of Hospitals.	✓	✓	✓
Consultant/specialist fees.	✓	✓	✓
Diagnostic tests.	✓	✓	✓
Radiotherapy/chemotherapy.	✓	✓	✓
CT, MRI and PET scans.	✓	✓	✓
Psychiatric treatment.	X	X	X
Out-patient treatment			
Surgical procedures.	✓	✓	✓
Consultations with a consultant/specialist.	X	Up to a combined limit of £1,000 per year	✓
Diagnostic tests.	X		✓
Physiotherapy.	X	Up to a combined limit of £1,000 per year	✓
Complementary and clinical practitioners charges	X		✓
Radiotherapy/chemotherapy.	✓	✓	✓

Benefits	SecureHealth Care and SecureHealth Care 6	SecureHealth Care Plus and SecureHealth Care Plus 6	SecureHealth Care Plus Superior and SecureHealth Care Plus Superior 6
Out-patient treatment continued			
Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) in a scanning centre listed in the Directory of Hospitals.	X	✓	✓
Psychiatric treatment.	X	X	X
Additional benefits			
NHS cash benefit of £100 a night up to £2,000 a year.	✓	✓	✓
Day-patient and out-patient NHS radiotherapy and chemotherapy cash benefit of £50 a day up to £2,000 a year.	✓	✓	✓
Parent accommodation for one parent to stay with a child under 11 covered by the policy.	✓	✓	✓
Hospital-at-home – the cost of a nurse to administer intravenous chemotherapy for the treatment of cancer or intravenous antibiotics at home.	✓	✓	✓

What is SecureHealth Care?

The SecureHealth Care policy offers you cover as a UK resident, for private medical treatment in the UK, of new medical conditions that arise after you join. This includes in-patient and day-patient treatment, associated specialists' charges, out-patient surgical procedures, radiotherapy and chemotherapy.

With SecureHealth Care you may be entitled to a no claims discount provided you don't make a claim. There are eight levels from 0% to 50%. If you have a no claims discount on your policy it will be indicated on your membership statement. When you join we will tell you the initial discount level to which you are entitled. If you need to make a claim, you have the option of paying for treatment yourself, and keeping your no claims discount. If a person covered by the policy chooses to make a claim, the level of no claims discount for that person drops. But it will go up again if that person does not make a claim for the following policy year. In any year when a person

covered by the policy makes one or more claims, the no claims discount for that person drops by three levels.

What is SecureHealth Care 6?

The SecureHealth Care 6 policy offers you the same benefits as SecureHealth Care, but only if the NHS cannot provide hospital treatment within six weeks of the date it should be undertaken.

With SecureHealth Care 6, if the NHS can give you the hospital treatment you need within six weeks of the date on which the treatment should be undertaken, then you must use the NHS. However, you have immediate access for those operations listed in the benefits table in the membership handbook and for radiotherapy and chemotherapy performed as day-patient or out-patient treatment.

What is SecureHealth Care Plus?

The SecureHealth Care Plus policy offers you the same benefits as SecureHealth Care. In addition, it provides you with full cover for out-patient computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) scans in a scanning centre listed in the Directory of Hospitals. The policy also provides cover up to a combined maximum of £1,000 a year for out-patient diagnostic tests and out-patient consultations for each person covered by the policy, as well as a combined maximum of £1,000 a year for out-patient clinical practitioner charges (including physiotherapy) and out-patient complementary practitioner charges for each person covered by the policy.

With SecureHealth Care Plus you may be entitled to the same range of no claims discounts provided by SecureHealth Care. This will be indicated on your membership statement.

What is SecureHealth Care Plus 6?

The SecureHealth Care Plus 6 policy offers you the same benefits as SecureHealth Care Plus, including the no claims discount, but only if the NHS cannot provide hospital treatment within six weeks of the date it should be undertaken, as SecureHealth Care 6.

What is SecureHealth Care Plus Superior?

The SecureHealth Care Plus Superior policy offers you the same benefits as SecureHealth Care Plus. However, it provides full cover for out-patient diagnostic tests, out-patient consultations, out-patient clinical practitioner charges (including physiotherapy) and out-patient complementary practitioner charges.

With SecureHealth Care Plus Superior you may be entitled to the same range of no claims discounts provided by SecureHealth Care. This will be indicated on your membership statement.

What is SecureHealth Care Plus Superior 6?

The SecureHealth Care Plus Superior 6 policy offers you the same benefits as SecureHealth Care Plus Superior, including the no claims discount, but only if the NHS cannot provide hospital treatment within six weeks of the date it should be undertaken, as SecureHealth Care 6.

What are the main exclusions and limitations of SecureHealth Care, SecureHealth Care 6, SecureHealth Care Plus, SecureHealth Care Plus 6, SecureHealth Care Plus Superior and SecureHealth Care Plus Superior 6?

As with all insurance policies general exclusions apply. The following is a summary of the main exclusions and limitations of the policy.

What are the main exclusions and limitations of cover?	Where can I find more information?
Treatment of medical conditions that existed, or you had symptoms of, before joining.	'Existing medical conditions' section of the membership handbook.
Ongoing, recurrent or long-term treatment of long-term illnesses (usually referred to as 'chronic conditions').	'Recurrent, continuing and long-term treatment' section of the membership handbook.
We pay most fees in full, but we only pay charges up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide.	'Who we pay for treatment' section of the membership handbook.
In-patient or day-patient treatment, MRI, CT or PET scans, oral surgical procedures or cataract surgical procedures not received in a hospital, scanning centre or facility listed in the Directory of Hospitals.	'Where you are covered for treatment' section of the membership handbook.
General dental procedures.	'Your cover for certain types of treatment' section of the membership handbook.
Psychiatric treatment.	'Recurrent, continuing and long-term treatment' section of the membership handbook.
Routine pregnancy and childbirth.	'Your cover for certain types of treatment' section of the membership handbook.
Treatment of injuries sustained from playing professional sport.	'Your cover for certain types of treatment' section of the membership handbook.
SecureHealth Care and SecureHealth Care 6 only: Out-patient consultation fees, diagnostic tests and clinical and complementary practitioner charges.	'Your cover' section of the membership handbook.
SecureHealth Care and SecureHealth Care 6 only: Out-patient computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) scans.	'Your cover for certain types of treatment' section of the membership handbook.
SecureHealth Care 6, SecureHealth Care Plus 6 and SecureHealth Care Plus Superior 6 only: Emergency or urgent treatment.	'Your cover' section of the membership handbook.
Mandatory excess. This means you pay the first £100 of eligible claims, once each policy year, for each person covered by your policy.	'Additional information' section of the membership handbook.

continued overleaf

As detailed in the 'Main exclusions and limitations' section of this policy summary, your cover is restricted for treatment of medical conditions you had prior to joining. How this applies to your cover will depend on which basis you choose to join the policy, either on moratorium or a fully underwritten basis. Whichever method you decide on will be confirmed on your membership statement. Further details can be found in the 'Existing medical conditions' section of your membership handbook.

How long will my cover last?

Your policy will be arranged for 12 months from the effective date on your membership statement.

What do I do if I want to make a claim?

If you need to make a claim simply call the SecureHealth Customer helpline on 0845 607 6163. Full details of how to make a claim are included in the membership handbook.

How do I complain?

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we will do our best to address your concerns. Your feedback is vital to helping us improve. Further details on how to complain can be found in the 'Complaint and regulatory information' section of your membership handbook. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

If you have a claim against AXA PPP healthcare

In the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay the benefits under your policy, you are protected by the Financial Services Compensation Scheme (the FSCS).

The first £2,000 of any claim is protected in full. For amounts above this the FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid.

Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

What if I change my mind?

You have a 14 day cancellation period. During this period you have the right to cancel your policy and have your premium returned in line with the terms for cancellation at renewal, as detailed in the 'Legal rights and responsibilities' part of the 'Complaint and regulatory information' section of your membership handbook. The cancellation period begins on the day your contract is agreed or the day you received your full policy terms and conditions if this is later and will also apply from each renewal date.



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