

Medical Cash Plan Insurance

Insurance Product Information Document



Company: BHSF Limited **Product: Medical Cash Plan**

Hive Insurance Services Limited (registered in England No 3179382) is authorised and regulated by the Financial Conduct Authority, registered number 308655. Registered office: The Hive, Almondsbury Business Centre, Woodlands, Bradley Stoke, Bristol BS32 4QH.

This product is insured by BHSF Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Gamgee House, 2 Darnley Road, Birmingham, B16 8TE.

This document provides a summary of the key product information. For the full terms and conditions please refer to the Policy Document.

What is this type of insurance?

This medical cash plan provides a range of cash benefits that allow you to claim money back once you have incurred an eligible medical expense.



What is insured?

Dental cover

- ✓ Bronze level – £70 per year
- ✓ Silver level – £140 per year
- ✓ Gold level – £210 per year
- ✓ Platinum level – £280 per year

Dental accident cover

- ✓ Bronze level – £140 per year
- ✓ Silver level – £280 per year
- ✓ Gold level – £420 per year
- ✓ Platinum level – £560 per year

Optical cover

- ✓ Bronze level – £70 per year
- ✓ Silver level – £140 per year
- ✓ Gold level – £210 per year
- ✓ Platinum level – £280 per year

Therapies cover

- ✓ Bronze level – £150 per year
- ✓ Silver level – £300 per year
- ✓ Gold level – £450 per year
- ✓ Platinum level – £600 per year

Specialist consultations and diagnostic tests cover

- ✓ Bronze level – £125 per year
- ✓ Silver level – £250 per year
- ✓ Gold level – £375 per year
- ✓ Platinum level – £500 per year

In-patient and day-patient admission cover

- ✓ Bronze level – £17.50 per day/night
- ✓ Silver level – £35 per day/night
- ✓ Gold level – £52.50 per day/night
- ✓ Platinum level – £70 per year day/night

Maternity/paternity cover

- ✓ Bronze level – £100 per child
- ✓ Silver level – £200 per child
- ✓ Gold level – £300 per child
- ✓ Platinum level – £400 per child

Fracture cover (optional)

- ✓ £350 per fracture (please see Policy Document for list of fractures covered)



What is not insured?

- ✗ Pre-existing conditions on hospital in-patient benefit
- ✗ Chronic conditions (not applicable to optical/dental benefits)
- ✗ Treatment for infertility
- ✗ Alcoholism, alcohol abuse, drug abuse, other addictive conditions
- ✗ HIV/AIDS or any related condition
- ✗ Self-inflicted injury or illness
- ✗ Members of HM Forces
- ✗ Medical conditions from participation in a criminal offence
- ✗ Treatment as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ Treatment received in health hydros
- ✗ Cosmetic treatment
- ✗ Treatment that is not given by a chiropractor, dentist, optician, specialist or therapist
- ✗ Fees involved in completing medical reports or forms
- ✗ Mental illness, stress, depression or nervous disorder
- ✗ Hospital stays caused by a pandemic, as defined by the Department of Health.



What is not insured? *(continued)*

Additional exclusions for Fracture cover (if chosen)

- ✗ Rock climbing or mountaineering of any type
- ✗ Competing in any race other than on foot or whilst swimming
- ✗ Any form of motorsports
- ✗ The manufacture or use of explosives
- ✗ Flying except as a fare paying passenger
- ✗ Exposure to exceptional danger (except in an attempt to save human life)
- ✗ Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction
- ✗ An accident which occurs prior to the start date or after the cover ends
- ✗ An accident which happens to an insured person who has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period. This exclusion does not apply, if we have agreed to provide this cover.



Are there any restrictions on cover?

- ! Cashback amounts are provided up to the limits of each level of cover
- ! In-patient and day-patient admission benefit is limited to 30 admissions per benefit year
- ! Cover for up to four children (aged 0-18) can be included free of charge, however they will share the benefit limits with the main policyholder
- ! Waiting periods (the period of time following the start date of your policy where you cannot claim) may apply – please refer to the Policy Document
- ! On the optional fracture cover, the maximum number of fracture claims is limited to 4 each year.



Where am I covered?

- ✓ The United Kingdom.



What are my obligations?

- Notify us if you cease to be a resident in the United Kingdom
- Pay your premiums when due
- Follow our claims process when you need to make a claim
- All information supplied to us in connection with your insurance must be accurate and true.



When and how do I pay?

You can choose to pay monthly or annually by direct debit.



When does the cover start and end?

Cover starts from the start date as shown on your Certificate of Registration. Cover ends if you are no longer resident in the UK, or when you reach the first renewal date after your 70th birthday. Cover will also end if you do not maintain your premiums when due or the policy is cancelled by you or terminated by us.



How do I cancel the contract?

You can cancel your policy at any time by writing to: Hive Insurance Services, The Hive, Almondsbury Business Centre, Woodlands, Bradley Stoke, Bristol BS32 4QH. You can also email us at: cancellations@hiveinsure.co.uk, or call us on 01454 619500 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes).

If you cancel within 30 days of the policy start date and have not made any claims, you will receive a full refund of any premiums paid. If you cancel after 30 days there will be no refund of premium paid.