



HIVE
Insurance Services

MEDICAL CASH

Receive cashback to reduce the cost
of your everyday medical expenses

www.hiveinsure.co.uk



In support of

Avon
Wildlife Trust



This is a marketing communication

WELCOME TO YOUR MEDICAL CASH PLAN

WHenever you need routine healthcare, such as dental check-ups, eye tests or physiotherapy sessions – the Medical Cash Plan will cover your expenses up to the amount of cover you choose.

HOW THE PLAN HELPS YOU

The Plan provides 7 valuable cash benefits for you and your family. Cover starts from as little as 31p a day*, giving you great value, common sense protection that you can count on.

HOW TO CLAIM?

Simply call the insurer for a claim form, which you'll need to complete and return. An original receipt showing that an expense has been incurred will also be required, or a letter from the hospital, doctor or specialist showing that a medical treatment/service has been used. Any benefit due will be paid directly into your bank account.

ARE THERE ANY WAITING PERIODS OR EXCESSES TO PAY?

Waiting periods will apply on selected benefits. Please refer to the Policy Document for full information. No excesses are payable on this plan.

*Based on individual bronze cover of £9.16 per month.



YOUR BENEFITS EXPLAINED

WHENEVER YOU'VE RECEIVED ANY OF THE MEDICAL SERVICES BELOW, SIMPLY SEND US VALID PROOF. YOU'LL GET MONEY BACK TO COVER THE AMOUNT YOU HAVE INCURRED - UP TO THE BENEFIT LIMIT.

WHAT YOU PAY (per month)	BRONZE	SILVER	GOLD	PLATINUM
Includes Insurance Premium Tax at the current rate				
INDIVIDUAL COVER	£9.16	£18.32	£27.48	£36.64
JOINT COVER	£18.32	£36.64	£54.96	£73.28

WHAT YOU RECEIVE	BRONZE	SILVER	GOLD	PLATINUM
DENTAL Routine check-ups and treatment	£70 (per year)	£140 (per year)	£210 (per year)	£280 (per year)
DENTAL ACCIDENT	£140 (per year)	£280 (per year)	£420 (per year)	£560 (per year)
OPTICAL Sight tests and prescription glasses	£70 (per year)	£140 (per year)	£210 (per year)	£280 (per year)
THERAPIES Physiotherapy, osteopathy, reflexology, chiropractic, acupuncture and homeopathy	£150 (per year)	£300 (per year)	£450 (per year)	£600 (per year)
SPECIALIST CONSULTATIONS AND DIAGNOSTIC TESTS With a specialist physician or surgeon. Tests include PET, CT and MRI scans	£125 (per year)	£250 (per year)	£375 (per year)	£500 (per year)
HOSPITAL ADMISSION As an in-patient or day-patient	£17.50 (per day/night)	£35 (per day/night)	£52.50 (per day/night)	£70 (per day/night)
PATERNITY/MATERNITY	£100 (per child)	£200 (per child)	£300 (per child)	£400 (per child)

OPTIONAL FRACTURE CASH COVER - £3.05 PER MONTH

FRACTURE BENEFITS	<p>£350 PER FRACTURE Leg (femur, tibia and fibula), vertebral body, pelvis, skull, vertebra, lower jaw, breastbone (sternum), shoulderblade (scapula), kneecap (patella), clavicle (collar bone), arm (humerus, radius and ulna), ankle, wrist, hand*, foot*, coccyx, rib(s), nose. * Excludes all fingers and toes</p>
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FRACTURE
BENEFITS
COVERED

WHAT ISN'T COVERED?

There are certain areas where benefit is not payable, such as the following:

- › Medical conditions arising from an attempt to commit a criminal offence
- › For acts of war and terrorism, including the release of weapons of mass destruction
- › For treatment received in health spas, nature cure clinics or similar establishments
- › For cosmetic surgery
- › For any fees involved in completing claim forms or medical reports
- › If you are a member of HM Forces

Please refer to the Policy Document for more information and a full list of exclusions.

COVER YOUR CHILDREN FOR FREE!

Up to four children aged 0-18 can be covered at no additional charge, sharing the same benefit limits as the main policyholder.

THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

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WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.

We're also proud members of Avon Wildlife Trust and for every policy sold we donate £1 to them. With your support we'll help the charity create and restore a wildlife-rich natural world, including beautiful wildflower meadows which help bees and other pollinating insects to flourish. You can read more about their amazing work at www.avonwildlifetrust.org.uk.

IMPORTANT INFORMATION

ELIGIBILITY

You must be:

- › Between the ages of 16 and 69 inclusive
- › Resident in the UK

CANCELLATION RIGHTS

If for any reason you are not satisfied with your Medical Cash Plan, it may be cancelled within 30 days from its start date for a full refund, provided that you have not made a claim.

EXTRA PROTECTION

In the unlikely instance that BHSF Limited is unable to meet its obligations under the Medical Cash Plan, you will be protected by the Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website www.fscs.org.uk



HIVE
Insurance Services

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Hive Insurance Services Limited (registered in England No 3179382) is authorised and regulated by the Financial Conduct Authority, registered number 308655.

This policy is underwritten by BHSF Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 04767689. Registered Office: Gamgee House, 2 Darnley Road, Birmingham, B16 8TE. MCPBRIN 0120