

# Insurance Product Information Document

## Company: Westfield Contributory Health Scheme Ltd

The policy is administered by The Protego Group Ltd who are authorised and regulated by the Financial Conduct Authority, firm reference number 304363. The Underwriting Insurer is Westfield Contributory Health Scheme Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; financial services registration number is 202609 and registered in England & Wales company number 303523. Claims are handled and processed by Bolton & District Hospital Saturday Council who are the appointed representative for Westfield Contributory Health Scheme Ltd.

### Product: Healthcare Plan

This document provides a summary of cover only, full details of the pre-contractual and contractual information on this product are detailed in the Terms & Conditions in the policy document.

### What is this type of insurance

This product provides reimbursement for everyday health needs up to a maximum allowance for each benefit.



#### What is insured?

This cash plan has three levels of cover. An individual can take out a personal policy. Additional adults can be added and each benefit has an annual limit we will pay up to, for each person covered. The table of benefits will provide you with more information.

- ✓ **Optical** - the annual limits payable for this benefit range from £60 for level one to £110 for level three. We pay 100% of your receipt up to the annual limit.
- ✓ **Dental** - the annual limits payable for this benefit range from £60 for level one to £110 for level three. We pay 100% of your receipt up to the annual limit.
- ✓ **Wellbeing (Physiotherapy, Acupuncture, Chiropractor, Osteopath)** - the annual limits payable for this benefit range from £50 for level one to £150 for level three. We pay 100% of your receipt up to the annual limit. Please refer to the terms and conditions for the full list of practitioner registers.
- ✓ **Special Consultation and Tests** - the annual limits payable for this benefit range from £50 for level one to £150 for level three. We pay 100% of your receipt up to the annual limit. Please note that a letter of referral from your GP is required to claim for this benefit and please refer to the terms and conditions booklet for further information.
- ✓ **Chiropody** - the annual limits payable for this benefit range from £50 for level one to £150 for level three. We pay 100% of your receipt up to the annual limit.
- ✓ **Hospital Admission and Hospital Day Case** – payments for each day or night you are admitted, up to a maximum of 10 days for Hospital Day Case and 20 nights for Hospital Admission over a 12 month period. The amounts payable for this benefit range from £10 per day/night for level one to £30 for level three.
- ✓ **Other benefits** – reimbursements or payments for Health Screening, Complementary Therapies, Dental Accident, Parental Stay in Hospital, Maternity, Accidental Death.
- ✓ The plan also provides access to a Freephone helpline number that can provide assistance with legal advice, identity theft, telephone counselling, health & wellbeing & an emergency domestic service.
- ✓ The benefits table provides full details of the benefits and claims limits.



#### What is not insured?

- ✗ Pre-existing medical conditions except on Optical, Dental, Specialist Consultations and Tests and Wellbeing therapies (Physiotherapy, Acupuncture, Chiropractor, Osteopath).
- ✗ Payments for more than the benefit balance you have available, detailed in your benefit table up to your maximum allowance, for a range of everyday healthcare expenses.
- ✗ Treatments that are advised are needed or carried out before the start date of the policy.
- ✗ Treatment by someone who is not on the appropriate practitioner register.
- ✗ For a full description of what is not covered please refer to your terms and conditions.



#### Are there any restrictions on cover?

- ! You must be aged 16-69 to apply for cover.
- ! You must live in the UK.
- ! Dependent children covered up to their 16th birthday.
- ! Qualifying periods apply to all benefits.
- ! There are annual benefit periods on all benefits.



#### Where am I covered?

- ✓ Claims can be submitted if you are temporarily outside of the UK (up to 28 days). You must be resident in the UK.



#### What are my obligations?

You must

- Abide by the terms and conditions and ensure any information you provide is complete and accurate.
- Pay premiums when they are due.
- Submit claims within 26 weeks of treatment and include supporting information such as receipts or proof of a hospital stay or within 26 weeks of the child's birth or adoption.
- Update us if any personal or contact information changes.



## When and how do I pay?

- Premiums are paid monthly.
- Premiums are paid from your bank account via direct debit.



## When does the cover start and end?

- Cover starts from the date stated on your welcome letter and will renew automatically each month until it is cancelled or you allow it to lapse.
- Cover ends when
  - You cancel your cover
  - We cancel your cover



## How do I cancel the contract?

- To cancel your policy please confirm in writing directly to Cancellations Department, Protego Group Ltd, St Georges House, Greengate Lane, Prestwich, Manchester M25 3HW or by email to [compliance@protegroup.com](mailto:compliance@protegroup.com). If we receive notice that you wish to cancel, we require one month's notice in writing. We will not pay a claim for any benefit beyond the date that you have paid up to, which will be one month following your final direct debit. If you do not provide the relevant notice and simply cancel the direct debit instruction at your bank and do not contact us, we will not immediately cancel your plan and we reserve the right to recover any sums overdue. If you do wish to cancel, please contact us directly.
- You have 14 days from the date you receive your welcome pack to change your mind. Providing a claim has not been made we will refund your premium.

Policy Codes: 90011, 90012, 90013, 90014, 91011, 91012, 91013, 91014, 92011, 92012, 92013, 92014



## About our insurance services

**Postal address:** Protego Group Ltd, St Georges House, Greengate Lane, Manchester M25 3HW

**Email address:** [compliance@protegroup.com](mailto:compliance@protegroup.com)

**Telephone:** 0330 332 7171 (*see below for tariff information*)

### Whose products do we offer?

We offer ""Own-Branded"" Insurance Products - Healthcare Cash Plans and Dental Insurance from a single insurance provider, Westfield Contributory Health Scheme Ltd.

### Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed.

### Agency

At all times we act as agent of the insurance provider.

### What will you have to pay for our services?

No charge will be made to you as we are paid a commission by the Underwriter or Insurer for arranging a policy based on a percentage of each monthly premium.

### Who regulates us?

We are authorised and regulated by the Financial Conduct Authority {FCA}. Our firm reference number is 304363 and details of our firm can be checked on the Financial Services Register on [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by telephoning the FCA on 0800 111 6768. Our permitted business includes arranging general insurance contracts.

### What to do if you have a complaint?

If you wish to register a complaint you should contact us on 0330 332 7171 or write to us at the above address. If you are unhappy with our final response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service, which is our alternative dispute resolution provider, within six months of our final response. You can find more information at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Are we covered by the Financial Services Compensation Scheme?

We are covered by the scheme and you may be entitled to compensation if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the claim without any upper limit. Further information about compensation arrangements is available from the Financial Services Compensation Scheme {FSCS} at [www.fscs.org.uk](http://www.fscs.org.uk)

**Tariff information:** *The cost to call 0330 numbers is the same as calling a normal local or national landline. If your tariff or call package offers free or inclusive calls to landlines, numbers starting with 03 should be included in the exact same way.*