

Health Cash Plan – Policy Summary

This policy summary contains an outline of the main features of the **engage** Health Cash Plan. This section should be read in conjunction with the General Terms and Conditions, Benefit Rules and Benefit tables.

The **engage** Health Cash Plan provides cover that gives you money back for a range of everyday health care expenses and is provided by **engage** Mutual Insurance Limited, Montagu Pavilion, 8-10 Queensway, Gibraltar.

The key features and benefits of your Health Cash Plan

- cover is provided without the need for a medical
- payment of set amounts directly to you to help cover the cost of expenses incurred for everyday health care treatment such as optical, dental, health screening and professional care treatments, hospital stays or the birth or adoption of a child
- 9 health care benefits and services are available
- 100% reimbursement of a range of key benefits up to your plan limit
- set lump sum payments following an in-patient stay, day surgery, or the arrival of a new baby or adoption of a child
- individual cover for yourself and the option to cover a partner and/or children
- set lump sum payments within the personal accident cover.

How much will it cost to arrange the Plan?

Part of your premium is used to pay the following:

- Commission and support that eMSL provides to eMIL for assisting in arranging the Plan. The amount of commission and

support is calculated as 22.5% of the premiums (excluding the Insurance Premium Tax) you pay in the first year of the policy.

- Wakefield and District Hospitals' Contributory Scheme Limited (WDHCS) will receive a fee for new sales generated from leads passed onto eMIL by WDHCS which is 5% of the premiums you pay each year. WDHCS, a Wakefield based charity, is an organisation with a long history of caring for the needs of it's community.

The key limitations and exclusions of your Health Cash Plan

- to be eligible for cover or to upgrade your policy you must be aged 17-65 and be a UK resident
- waiting periods apply for most benefits (see section 4 in the General Terms and Conditions)
- pre-existing conditions do not qualify for benefit. Existing conditions at the time of upgrade are payable at the old rate
- we will not pay claims for any treatment required as a result of participation in any professional sport, hazardous pursuit or through self inflicted injury
- when you increase your cover the new contribution rate must be paid for the relevant qualifying period before the higher benefit rates can be paid
- all claims must be submitted within 13 weeks of the date on the receipt with the exception of optical continuing supply scheme payments where we must receive receipted claims within 6 months of the prescription date
- claims for personal accident cover must be submitted as soon as possible and within 13 weeks of accident.

Duration of cover and cancellation rights

- Your plan will automatically be renewed on a monthly basis provided that you continue to pay your premiums and comply with our General Terms and Conditions.
- Your policy has a 28 day cooling off period from the date we accept your application. If you cancel within this period, providing you are claim free, we will refund any premium paid. After the initial 28 days of your plan you may cancel at any time by notifying us in accordance with our General Terms and Conditions. Otherwise we will continue to collect premiums and you will remain covered.

Please write to **engage** Mutual Insurance Limited, Hornbeam Park Avenue, Harrogate, North Yorkshire HG2 8XE.

Making a claim

Full details of how to claim are included in the General Terms and Conditions under section 7. If you wish to make a claim, claim forms can be downloaded online at **www.engagemutual.com** or can be obtained by calling our claim line on 0800 988 2129*.

Once completed, please return your claim form with the required supporting information to **engage** Health Cash Plans, Hornbeam Park Avenue, Harrogate, North Yorkshire HG2 8XE.

If you wish to complain

If you wish to register a complaint then please contact us:

...in writing to the Customer Relations Team at **engage** Mutual Insurance Limited, Hornbeam Park Avenue, Harrogate HG2 8XE

...by phone on 0800 781 2920*

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Making a complaint will not affect your rights to take legal action.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet your obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

*Calls may be recorded for security and training purposes.



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HFSL is authorised and regulated by the Financial Services Authority (FSA). HFSL's FSA Register number is 110072. eMIL is authorised to conduct general insurance business by the Financial Services Commission Gibraltar (FSCG) and is regulated by the Financial Services Authority for the conduct of UK business. eMIL's FSA Register number is 485680. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.