



alchemy

...private medical insurance plan
how you can apply for cover

Please note:

This leaflet is intended as a general guide only. The Policy Document gives full details of the cover provided. It is important that you read your certificate of registration together with your Policy Document. If you have any questions, ask the Business Consultant arranging your PMI cover or phone our helpline on 01454 619500 and our staff will be pleased to assist you. A specimen copy of the Policy Document is available on request should you wish to see this before making your decision. You will also have 30 days from the time you receive your Policy Documents to review them. If, during this period, you decide to change your mind, you will receive a full refund of any premiums you have paid, providing that you have not already made a claim.



Alchemy private medical insurance plan how can you apply for cover

The purpose of Private Medical Insurance

Insurance policies provide cover against an unexpected event happening after the start of the policy. In health insurance, this means cover for the cost of private medical treatment for unforeseen medical conditions arising after your policy starts.

Your policy is not intended to cover conditions that you already have before your policy starts – these are called 'pre-existing conditions'. Conditions that are related to pre-existing conditions are also not usually covered. A related condition is one that is caused by, or could be the cause of, another condition.

Your policy will not cover all medical treatments. You should check your policy carefully to see which treatments are covered and which are not.

Your PMI underwriting options

Underwriting is the process by which an insurer decides on what terms it will accept a person for cover based on the information they supply. This leaflet is designed to explain the most common methods by which you can apply for cover, so that you can decide which one best suits your requirements.

Your choices

As an individual, you have a choice between two ways of applying for the cover APRIL UK provides. If you are a company, you have three ways of applying.

Please note that any prospective policyholder or dependant who is over the age of 64 will only be accepted on a Full Medical Underwriting basis.

1. Full Medical Underwriting

This is based on your completing a health questionnaire (also called a Medical History Declaration).

If you choose this option, you will be asked a number of questions about your health. These will enable us to understand your medical history (and that of any member of your family whom you wish to insure). It is important that you consider the questions carefully, for each person to be covered, and answer them fully. We will review your details and decide the basis on which we can accept you for cover. If necessary, we may ask your doctor for any further information we need to help us to do this.

If you have a pre-existing condition that may need treatment in the future, we will usually exclude it from cover along with any conditions related to it. We will show any exclusions on the certificate of registration you receive from us when we have processed your application. (The same process will also apply for any members of your family included in your application.)

If we exclude treatment for a pre-existing condition at the time when your policy starts we will, in some cases, review the exclusion in future should you wish us to do so.

Of course, any new medical conditions arising after the start of your policy will be covered immediately subject to the policy terms and conditions.

Note: You must ensure that you provide full and accurate information in answer to the questionnaire. Failure to do so may mean we cannot cover a claim or even that your policy is void. If you are unsure whether we would want to know about a particular condition, you should tell us about it.

What is the advantage of Full Medical Underwriting?

Although this option involves more of your time when completing your application, it means that, when you receive your policy documentation, you will know which conditions are excluded from cover.

2. Moratorium

With this option you do not need to fill in a health statement. Instead we automatically exclude any pre-existing conditions for which you (and any family member included in your application) have received treatment and/or medication, or asked advice on, or had symptoms of (whether or not diagnosed), during the (usually) five years before your PMI cover started.

However, if you do not have any symptoms, treatment, medication, or advice for those pre-existing conditions, and any directly related conditions, for (usually) two continuous years after your policy starts, then we will reinstate cover for those conditions.

You should understand that long-term medical conditions, which are likely to continue to need regular periodic treatment, medication or medical advice, will never be covered under your policy.

Of course, as with Full Medical Underwriting, new medical conditions arising after the start of your policy will be covered immediately subject to the policy terms and conditions.

What is the advantage of Moratorium underwriting?

If you choose this option you will only be asked to provide basic information about you and any members of your family you wish to insure. You will not be asked to disclose details of your medical history, but it relies on you to understand that if you have any medical conditions these will be excluded from cover. Also, if you can satisfy the criteria (usually two years) outlined in the above section, for a pre-existing condition, then treatment for that condition will automatically be covered should it later recur, subject to the policy terms and conditions.

3. Continued Personal Medical Exclusions (CPME) - company policies only

With this option, you can transfer your private medical insurance cover from one provider to another, on the same underwriting terms that were applied by your previous insurer, providing you maintain continuous cover.

This means that any personal medical exclusions or restrictions that were imposed on your private medical insurance would continue under your cover with us, subject to the benefits, terms and conditions of the policy. The benefits, terms and conditions may differ from your current policy and you are advised to compare these carefully before deciding to change your insurer.

In some instances, we will be unable to provide a transfer on a CPME basis and these instances are as follows.

Any prospective policyholder or dependant who has either been diagnosed or is currently being investigated for:

- Any heart disease, heart disorder or heart condition including hypertension.
- Any cancer or pre-cancerous condition.

will only be accepted on a new Full Medical Underwriting or Moratorium basis.

Examples of how Moratorium and Full Medical Underwriting options work:

Example 1

I had an operation on my right knee recently. Will I be covered for any further treatment after my policy starts?

Full Medical Underwriting:

APRIL UK will review your medical history fully during the underwriting process and decide whether to permanently exclude treatment for this condition for the life of the policy, or to allow treatment from the policy start date.

Moratorium Underwriting:

A straight forward exclusion is applied to any medical condition that you may have suffered from in the last five years. Once you go two years from the policy start date, free of symptoms, treatment, medication, tests, consultations or advice for that condition, you will then be covered for it should it arise again.

Example 2

Sometime after my cover begins, I go to the doctor for a routine visit. A heart condition is diagnosed and it must have started to develop before my policy began. What is the position?

Full Medical Underwriting:

During the underwriting process, you will be asked to provide full information about your medical history. If any symptoms for this condition were experienced prior to the policy start date, it would be your responsibility to inform us during the underwriting process so we can make an informed decision about whether to exclude this condition from your policy or not. If no symptoms were experienced prior to the start date then this condition will be covered.

Moratorium Underwriting:

If symptoms were experienced prior to the policy start date, then this condition will automatically be excluded until you go two years free of symptoms, treatment, medication, tests, consultations or advice. If no symptoms have ever been experienced and the condition is diagnosed after the policy start date, then it will be covered.

Example 3

What if I suspect I am suffering from a condition (for example, I have a lump) but have not seen a doctor about it, nor received any firm diagnosis before my cover starts? Will I be covered if I need to have any investigations or treatment for the condition once my policy has started?

Full Medical Underwriting:

During the medical underwriting process, you will be asked to provide full information about your medical history, including any other medical information that may help us to underwrite your policy. If it was found that you have not fully divulged all your medical information, then your policy will be void and this condition will not be covered. In this example, although you have not seen your Doctor, it would still be your responsibility to tell us about the concerns you have about your lump.

Moratorium Underwriting:

As symptoms were experienced in the five years prior to the start date, you will not be covered for this condition until you go two years free of symptoms, treatment, medication, tests, consultations or advice.

Example 4

How do regular check-ups affect the moratorium?

Moratorium Underwriting:

Any medical condition found during any check up in the five years prior to the start date will automatically be excluded from the policy. Although the condition will be covered once you go two years free of symptoms, treatment, medication, tests, consultations or advice, you must remember that if the condition is found during any check up within those two years, the two year waiting period starts again. Therefore, it is unlikely a reoccurring medical condition is ever likely to be covered under a Moratorium policy.

april | UK

APRIL UK Registered Office: 15 Apex Court, Almondsbury, Bristol, BS32 4JT.
Tel: 01454 619500 - Fax: 01454 619385 - www.april-uk.com
Axeria Life International PCC Limited in respect of its Income Protection Cell Registered office: 108 Triq it-Tiben, Swieqi, SWQ 3032, Malta - Tel: (+356) 2138 3620.

APRIL UK is a trading name of APRIL UK (Insurance Services) Ltd (registered in England No 3179382), who is authorised and regulated by the Financial Services Authority, registered number 308655. Axeria Life International PCC Limited in respect of its Income Protection Cell (registered in Malta No. C 45566) is authorised and regulated by the Malta Financial Services Authority.
ALCHA 07/11

© APRIL UK 2011. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior written permission of APRIL UK.

