

LocalCare policy summary

Philip Williams & Co Bupa Healthcare Scheme

Effective from 1 December 2019



This policy summary contains key information about the Bupa LocalCare scheme provided to members of the Philip Williams & Co Bupa Healthcare Scheme. Please note that it does not contain the full terms and conditions or the exclusions of cover, these can be found in your membership guide.

You should read this carefully and keep it in a safe place afterwards.

About your cover

The provider

Bupa LocalCare is provided by Bupa Insurance Limited (Bupa, we, us, our), a subsidiary of The British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

The insurance and the cover that it provides

Bupa LocalCare offers you private medical health insurance which covers the costs of your eligible treatment in the UK by Bupa recognised consultants, therapists and practitioners up to the limits of your chosen cover.

When you receive private medical treatment you have a contract with the providers of your treatment. You are responsible for the costs you incur in having private treatment. However, if your treatment is eligible treatment we pay the costs that are covered under your benefits. Any costs, including eligible treatment costs, that are not covered under your benefits (for example, due to an excess or policy limits) are your sole responsibility.

This policy is fully medically underwritten. This means that any symptoms or conditions you have prior to the start of your policy (prior to the 'effective underwriting date' shown on your membership certificate) may not be covered, and we may require further medical information to assess your claim, particularly where claims are made early in your policy.

Following medical underwriting you may not have all the cover set out in your membership guide. It is your membership certificate that shows the cover that is specific to you.

Your membership guide and your membership certificate together set out full details of your benefits. They should not be read as separate documents.

Bupa LocalCare provides cover for eligible hospital treatment at recognised facilities in the national network of Bupa partnership facilities. Bupa partnership facilities will change from time to time.

For details visit our consultants and facilities website at **finder.bupa.co.uk**

A recognised facility is a hospital or a treatment facility, centre or unit in accordance with the facility access that applies to your benefits.

Facility access is the network of recognised facilities for which you are covered under your benefits which will be shown on your membership certificate.

Eligibility

To be eligible for this cover the main member and if applicable, any dependants, must:

- fulfil the eligibility criteria for the Philip Williams & Co Bupa Healthcare Scheme (these criteria are set out in a leaflet called 'Additional information to the membership guide', which is included within your member documents)
- be resident in the UK
- at the cover start date shown on your membership certificate have been registered continuously with a GP for a period of at least six months, or have access to and be able to provide full medical records in English; and
- not receive payment for taking part in sports.

Summary of cover

The summary of cover overleaf contains key information about Bupa LocalCare. The full list of benefits, conditions, exclusions, limitations and definitions which apply to Bupa LocalCare can be found in your membership guide. The specific terms of cover that apply to you will be shown on your membership certificate.

Summary of cover

Type of cover	Membership guide section	Available benefit
Being treated as an out-patient		
Out-patient consultations, therapies, related charges, complementary medicine treatment, mental health treatment	1.1, 1.2, 1.3 and 5.1	Up to £1,000 combined limit each year* *Up to £250 from your out-patient therapies benefit limit can be used towards complementary medicine When referred by your GP, consultant or (where available under your cover) our Direct Access service
Diagnostic tests and out-patient MRI, CT and PET scans	1.4 and 1.5	Paid in full in a Bupa-recognised facility Facility that is not a recognised facility: up to £100 towards the total facility charges and not each service or charge individually
Eligible surgical operations for out-patients	3.1	Paid in full in a recognised facility For out-patient non-recognised facilities we pay up to £100 towards the total facility charges and not for each service or charge individually
Being treated in hospital		
Consultants' fees for surgical and medical hospital treatment	2	Paid in full only for fee-assured consultants. Paid to benefit limits for non-fee-assured consultants For details visit our consultants and facilities website at finder.bupa.co.uk A Bupa fee-assured consultant is a consultant who, at the time you receive treatment, is recognised by us as a fee-assured consultant
Diagnostic tests and MRI, CT and PET scans	3.2.5	Paid in full in a Bupa recognised facility
Day-patient and in-patient treatment including eligible surgical operations	3.2	Paid in full in a recognised facility

Type of cover	Membership guide section	Available benefit
Cancer treatment		
Cancer cover	4.1	<p>Paid in full</p> <p>MRI, CT and PET scans are not paid under this benefit – see benefit 1.5</p> <p>We do not pay for any complementary, homeopathic or alternative products, preparations or remedies for treatment of cancer</p>
Mental health treatment		
Day-patient and in-patient mental health treatment	5.2	Up to a maximum of 28 days each year for mental health day-patient treatment and mental health in-patient treatment
Cash benefits		
NHS cash benefit for NHS in-patient treatment	CB1	<p>We pay an NHS cash benefit for each night you receive in-patient treatment provided to you free under the NHS. We only pay an NHS cash benefit if your treatment would otherwise have been covered for private in-patient treatment under your benefits</p> <p>£100 per night (up to a maximum of 35 nights a year for eligible in-patient treatment)</p> <p>Any costs you incur for choosing to occupy an amenity bed while receiving your in-patient treatment are not covered under your benefits. By an amenity bed we mean a bed for which the hospital makes a charge but where your treatment is still provided free under the NHS</p>

Type of cover	Membership guide section	Available benefit
Cash benefits		
NHS cash benefit for NHS in-patient stays where you receive radiotherapy, chemotherapy or a surgical operation that is for cancer treatment	CB6.1	<p>We pay NHS cash benefit for each night of in-patient stay where you receive radiotherapy, chemotherapy or a surgical operation that is for cancer treatment including in-patient treatment related to blood and marrow transplants when those are carried out in the NHS. The in-patient treatment must be provided to you free under the NHS and we only pay if your treatment would otherwise have been covered for private in-patient treatment under your benefits</p> <p>£100 each night</p> <p>Any costs you incur for choosing to occupy an amenity bed while receiving your in-patient treatment are not covered under your benefits. By an amenity bed we mean a bed which the hospital makes a charge for but where your treatment is still provided free under the NHS</p>

Type of cover	Membership guide section	Available benefit
Cash benefits		
NHS cash benefit for NHS out-patient or day-patient treatment or NHS home treatment for cancer	CB6.2	<p>We pay NHS cash benefit as follows:</p> <ul style="list-style-type: none"> ■ radiotherapy – for each day radiotherapy is received in a hospital setting ■ chemotherapy – for each day you receive treatment for IV-chemotherapy and for each three-weekly interval of oral chemotherapy, or part thereof ■ a surgical operation – on the day of your operation which is treatment for cancer carried out as out-patient treatment, day-patient treatment or in your home, when it is provided to you free under the NHS <p>£100 per day</p> <p>We only pay NHS cash benefit if your treatment would otherwise have been covered for private out-patient or day-patient treatment under your benefits</p> <p>Except for eligible treatment for oral chemotherapy, this benefit is not payable at the same time as any other NHS cash benefit and we only pay this benefit once even if you have more than one eligible treatment on the same day</p> <p>For eligible treatment for oral chemotherapy we pay this benefit at the same time as another NHS cash benefit you may be eligible for on the same day</p>

What your policy does not cover

Exclusions

The following are some of the significant general exclusions for certain conditions, treatments and services on this policy, full details of which can be found by referring to the relevant exclusion number in the section '*What is not covered*' of your membership guide. The section '*What is not covered*' also details the other general exclusions on the policy.

Exclusion 1

Ageing, menopause and puberty.

Exclusion 3

Allergies or allergic disorders.

Exclusion 5

Birth control, conception, sexual problems and gender reassignment.

Exclusion 6

Chronic conditions (except for acute symptoms of a chronic condition that flares up).

Note: we do not consider cancer as a chronic condition.

Exclusion 8

Contamination, wars, riots and some terrorist acts.

Exclusion 9

Convalescence, rehabilitation and general nursing care (exceptions apply for rehabilitation).

Exclusion 10

Cosmetic, reconstructive or weight loss treatment (except for excision of some lesions or surgery to restore appearance after an accident or after surgery for cancer).

Exclusion 12

Dental/oral treatment (exceptions apply for accidents, jaw bone cysts and impacted teeth).

Exclusion 14

Drugs and dressings for out-patient or take-home use and complementary and alternative products (except for cancer treatment).

Exclusion 16

Experimental drugs and treatment (exceptions apply for certain drug treatment for cancer).

Exclusion 18

Pandemic.

Exclusion 19

Intensive care (except following an eligible procedure in a recognised facility, as defined in benefit 3 of your membership guide).

Exclusion 20

Learning difficulties, behavioural and developmental problems (except diagnostic tests to rule out ADHD or ASD when a mental health condition is suspected and you have cover for mental health treatment).

Exclusion 21

Overseas treatment or repatriation.

Exclusion 23

Pre-existing conditions.

Exclusion 24

Pregnancy and childbirth (various exceptions apply).

Exclusion 25

Screening, monitoring and preventive treatment (except for specific circumstances where you are being treated for cancer).

In certain circumstances other exclusions may apply, these will be detailed in the section '*Further details*' on your membership certificate.

In addition, based upon your medical history, we may add exclusions and conditions specific to you and your dependants; these will be in the section '*Special conditions*' on your membership certificate.

Policy excess

(See '*Claiming*' section of your membership guide for further details.) Your policy will have a policy excess, where you pay up to the first £250 of your eligible treatment costs in any policy year and your Bupa LocalCare policy will then pay the rest (subject to your benefit limits). The excess is payable per person per policy year on the cover. Details of the excess under your policy will be shown on your membership certificate.

How long your cover will last

Cover under your policy will last for an initial period of 12 months from your cover start date, unless your policy is subject to a common renewal date.

To identify which applies to you please see your membership certificate or eligibility information leaflet. If you are subject to a common renewal, depending on the month in which you join the scheme, your initial period of cover may not be a full year and your subscription and benefits and those of your dependants may change at the common renewal date.

Cover is automatically renewed each year and will continue until:

- you stop paying subscriptions
- you stop being resident in the UK
- you die
- your policy is cancelled.

Where cover extends to dependants, it may end at an earlier date to the main member's. Cover for dependants will always end when the main member's cover ends.

You should review and update your cover periodically to ensure it remains adequate for you and your dependants' needs.

Changing your mind

Your right to cancel

You may cancel your membership for any reason by calling us on **0800 010 383*** or writing to us within the later of 21 days of receipt of your policy documents (including your membership certificate) we send you each year confirming your cover, or the cover start date of your policy. If you have not made any claims we will refund all of your subscriptions paid. After this period of time you can cancel your cover at anytime, we will refund any subscriptions you have paid relating to the period after your cover ends.

You may cancel any of your dependants' membership for any reason by calling us on **0800 010 383*** or writing to us within the later of 21 days of receipt of your policy documents (including your membership certificate) we send you each year confirming cover, or the cover start date of your policy. As long as no claims have been made in respect of their cover we will refund all of your subscriptions paid in respect of that dependant's cover for that year and any sums paid in respect of that dependant for future years (if any). After this period of time you can cancel their cover at anytime, we will refund any subscriptions you have paid relating to the period after their cover ends. (See '*How your membership works*' section of your membership guide for full details.)

Getting in touch

The Bupa helpline is always the first number to call if you need help or support. Please call us on **0345 609 0111***, alternatively you can write to us at:

**Bupa, Bupa Place, 102 The Quays,
Salford M50 3SP**

For hearing and speech impaired members who have a textphone, please call on: **0345 606 6863**.

If you require correspondence and marketing literature in an alternative format, we offer a choice of Braille, large print or audio. Please get in touch to let us know which you would prefer.

How to make a claim

For certain medical conditions you can call us directly for a referral to a consultant or therapist usually without seeing your GP and we call this our Direct Access service. For details about cover for Direct Access and how it works please see the Benefits section of your membership guide under the heading 'Direct Access service'. If Direct Access is not available (or if you prefer) – visit your GP.

You will also need to have your Bupa membership number handy when you call. (See '*Claiming*' section of your membership guide for full details.)

If your membership lapses for any reason before the completion of your eligible treatment, your claim will not be paid by Bupa.

*We may record or monitor our calls.

Making a complaint

We are committed to providing you with a first class service at all times and will make every effort to meet the high standards we have set. If you feel that we have not achieved the standard of service you would expect or if you are unhappy in any other way, then please get in touch.

If Bupa, or any representative of Bupa, did not sell you this policy and your complaint is about the sale of your policy, please contact the party who sold the policy. Their details can be found on the status disclosure document or the terms of business document they provided to you. If you are a member of a company or corporate scheme please call your dedicated Bupa helpline, this will be detailed on your membership certificate.

For any other complaint our member services department is always the first number to call if you need help or support or if you have any comments or complaints. You can contact us in several ways:

By phone: **0345 609 0111***

In writing: **Customer Relations,
Bupa, Bupa Place, 102 The Quays,
Salford M50 3SP**

By email:
customerrelations@bupa.com

Please be aware that the information you send to this email address may not be secure unless you send your email through Egress.

For more information and to sign up for a free Egress account, go to **<https://switch.egress.com>**. You will not be charged for sending secure emails to a Bupa email address using the Egress service.

Via our website: **bupa.co.uk/members/member-feedback**

How will we deal with your complaint and how long is this likely to take?

If we can resolve your complaint within three working days after the day you made your complaint, we will write to you to confirm this. Where we are unable to resolve your complaint within this time, we will promptly write to you to acknowledge receipt. We will then continue to investigate your complaint and aim to send you our final written decision within four weeks from the day of receipt. If we are unable to resolve your complaint within four weeks following receipt, we will write to you to confirm that we are still investigating it.

Within eight weeks of receiving your complaint we will either send you a final written decision explaining the results of our investigation or we will send you a letter advising that we have been unable to reach a decision at this time.

*We may record or monitor our calls.

If you remain unhappy with our response, or after eight weeks you do not wish to wait for us to complete our review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: **Exchange Tower, London E14 9SR** or contact them via email at **complaint.info@financial-ombudsman.org.uk** or call them on **0800 023 4567** calls to this number are now free on mobile phones and landlines or **0300 123 9123** (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

For more information you can visit **www.financial-ombudsman.org.uk**

If you refer your complaint to the Financial Ombudsman Service, they will ask for your permission to access information about you and your complaint. We will only give them what's necessary to investigate your complaint and this may include medical information. If you are concerned about this, please contact us.

Your complaint will be dealt with confidentially and will not affect how we treat you in the future.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not.

The European Commission also provides an online dispute resolution (ODR) platform which allows consumers who purchase online to submit complaints through a central site which forwards the complaint to the relevant Alternative Dispute Resolution (ADR) scheme. For Bupa, complaints will be forwarded to the Financial Ombudsman Service and you can refer complaints directly to them using the details above. For more information about ODR please visit **<http://ec.europa.eu/consumers/odr/>**

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or on its website at: **www.fscs.org.uk**

Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. A brief version of the notice can be found in your membership guide or the full version is online at **bupa.co.uk/privacy**

Bupa health insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

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