

Health CashBack - Policy Summary

This policy summary does not contain the full Health CashBack policy terms and conditions. Full details are contained within the policy document which you can view at www.healthcashback.co.uk.

This policy is underwritten by Pinnacle Insurance plc, Pinnacle House
A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Type of Cover

This policy provides cash benefits towards the cost of dental, optical and a range of other medical fees, subject to certain terms and conditions being met. There is no set premium review period. However if we intend to increase the premium we will give you 30 days notice.

Features and Benefits

Health CashBack provides cover tailored to suit your needs. For example, if you are looking to cover your family with up to 4 children or just yourself, there is an option to suit you. You can also choose to receive either 50% or 75% CashBack towards the cost of your medical bills.

Benefits included in the plan are: Hospital Care, Optical and Dental fees, Consultation fees, Physio+ (which includes physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy and chiropody), Loss of sight and Dental accident.

Benefits are payable at the rates shown in the Table of Benefits.

<u>Table of Benefits A:</u>	50% CashBack - Single Cover
<u>Table of Benefits B:</u>	50% CashBack - Single Cover - up to 4 children
<u>Table of Benefits C:</u>	50% CashBack - Joint Cover
<u>Table of Benefits D:</u>	50% CashBack - Family Cover - up to 4 children
<u>Table of Benefits E:</u>	75% CashBack - Single Cover
<u>Table of Benefits F:</u>	75% CashBack - Single Cover - up to 4 children
<u>Table of Benefits G:</u>	75% CashBack - Joint Cover
<u>Table of Benefits H:</u>	75% CashBack - Family Cover - up to 4 children

Table of Benefits A:
50% CashBack - Single Cover

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£30	£60	£90	£120
	Day Case Admission (per admission)	£30	£60	£90	£120
(ii) Optical and Dental Fees	50% of costs covered up to	£140	£240	£360	£450
(iii) Consultation	50% of costs covered up to	£200	£400	£600	£800
(iv) Physio +	50% of costs covered up to	£300	£600	£900	£1,200
	Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody				
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident					
	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment <u>Within the United Kingdom</u> We will reimburse you up to £200 per claim for the cost of emergency dental treatment , subject to a maximum of 4 claims per policy year .				
	<u>Outside the United Kingdom</u> We will reimburse you up to £400 per claim for the cost of emergency dental treatment , subject to a maximum of 2 claims per policy year.				
	Emergency Call-out. We will reimburse you up to £100 per claim for the cost of an emergency callout , subject to a maximum of 2 claims per policy year .				
	Oral Cancer We will reimburse you up to £5,000 for treatment costs associated with oral cancer .				

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits](#) in your policy when reading this table.

Table of Benefits B:
50% CashBack - Single Cover - up to 4 children

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash*:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£10	£30	£60	£90
	Hospital Parental Stay* (per day)	£10	£30	£60	£90
	Day Case Admission (per admission)	£10	£30	£60	£90

(ii) Optical and Dental Fees	50% of costs covered up to	£50	£140	£240	£360
(iii) Consultation	50% of costs covered up to	£80	£200	£400	£600
(iv) Physio + Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody	50% of costs covered up to	£120	£300	£600	£900
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment <u>Within the United Kingdom</u> We will reimburse you up to £200 per claim for the cost of emergency dental treatment , subject to a maximum of 4 claims per policy year .				
	<u>Outside the United Kingdom</u> We will reimburse you up to £400 per claim for the cost of emergency dental treatment , subject to a maximum of 2 claims per policy year.				
	Emergency Call-out. We will reimburse you up to £100 per claim for the cost of an emergency callout , subject to a maximum of 2 claims per policy year .				
	Oral Cancer We will reimburse you up to £5,000 for treatment costs associated with oral cancer .				

* - No cover for **Eligible Children**.

Note: It is important that **you** refer to Clause 6. - [Notes on the Table of Benefits in your policy](#) when reading this table.

Table of Benefits C:
50% CashBack - Joint Cover

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care	Hospital Cash:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£10	£30	£60	£90
	Day Case Admission (per admission)	£10	£30	£60	£90
	Joint In-patient (per day)	£40	£120	£180	£270
(ii) Optical and Dental Fees	50% of costs covered up to	£50	£140	£240	£360
(iii) Consultation	50% of costs covered up to	£80	£200	£400	£600
(iv) Physio + Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody	50% of costs covered up to	£120	£300	£600	£900
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment				

Within the United Kingdom

We will reimburse you up to £200 per claim for the cost of **emergency dental treatment**, subject to a maximum of 4 claims per **policy year**.

Outside the United Kingdom

We will reimburse you up to £400 per claim for the cost of **emergency dental treatment**, subject to a maximum of 2 claims per policy year.

Emergency Call-out.

We will reimburse you up to £100 per claim for the cost of an **emergency callout**, subject to a maximum of 2 claims per **policy year**.

Oral Cancer

We will reimburse you up to £5,000 for treatment costs associated with **oral cancer**.

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits](#) in your policy when reading this table.

Table of Benefits D:

50% CashBack - Family Cover - up to 4 children

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash*:(per day)				
	<ul style="list-style-type: none">In-patient in the European UnionEmergency admission in the European Union and North AmericaAccident Casualty Admission	£10	£30	£60	£90
	Hospital Parental Stay* (per day)	£10	£30	£60	£90
	Joint In-patient* (per day)	£40	£120	£180	£270
	Day Case Admission (per admission)	£10	£30	£60	£90
(ii) Optical and Dental Fees	50% of costs covered up to	£50	£140	£240	£360
(iii) Consultation	50% of costs covered up to	£80	£200	£400	£600
(iv) Physio +	50% of costs covered up to	£120	£300	£600	£900
	Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody				
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000

(vi) Dental Accident

Dental Accident

We will reimburse you up to £2,500 for treatment costs arising from a **dental accident**, subject to a maximum of 4 claims per **policy year**.

Emergency Dental Treatment

Within the United Kingdom

We will reimburse you up to £200 per claim for the cost of **emergency dental treatment**, subject to a maximum of 4 claims per **policy year**.

Outside the United Kingdom

We will reimburse you up to £400 per claim for the cost of **emergency dental treatment**, subject to a maximum of 2 claims per policy year.

Emergency Call-out.

We will reimburse you up to £100 per claim for the cost of an **emergency callout**, subject to a maximum of 2 claims per **policy year**.

Oral Cancer

We will reimburse you up to £5,000 for treatment costs associated with **oral cancer**.

* - No cover for **Eligible Children**.

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits](#) in your policy when reading this table.

Table of Benefits E:

75% CashBack - Single Cover

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£30	£60	£90	£120
	Day Case Admission (per admission)	£30	£60	£90	£120
(ii) Optical and Dental Fees	75% of costs covered up to	£140	£240	£360	£450
(iii) Consultation	75% of costs covered up to	£200	£400	£600	£800
(iv) Physio +	75% of costs covered up to	£300	£600	£900	£1200
	Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody				
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident					
	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment <u>Within the United Kingdom</u> We will reimburse you up to £200 per claim for the cost of emergency dental treatment , subject to a maximum of 4 claims per policy year . <u>Outside the United Kingdom</u> We will reimburse you up to £400 per claim for the cost of emergency dental treatment , subject to a maximum of 2 claims per policy year .				
	Emergency Call-out. We will reimburse you up to £100 per claim for the cost of an emergency callout , subject to a maximum of 2 claims per policy year .				
	Oral Cancer We will reimburse you up to £5,000 for treatment costs associated with oral cancer .				

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits](#) in your policy when reading this table.

Table of Benefits F:

75% CashBack - Single Cover - up to 4 children

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash*:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£10	£30	£60	£90
	Hospital Parental Stay* (per day)	£10	£30	£60	£90
	Day Case Admission (per admission)	£10	£30	£60	£90
(ii) Optical and Dental Fees	75% of costs covered up to	£50	£140	£240	£360

(iii) Consultation	75% of costs covered up to	£80	£200	£400	£600
(iv) Physio + Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody	75% of costs covered up to	£120	£300	£600	£900
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment <u>Within the United Kingdom</u> We will reimburse you up to £200 per claim for the cost of emergency dental treatment , subject to a maximum of 4 claims per policy year .				
	<u>Outside the United Kingdom</u> We will reimburse you up to £400 per claim for the cost of emergency dental treatment , subject to a maximum of 2 claims per policy year.				
	Emergency Call-out. We will reimburse you up to £100 per claim for the cost of an emergency callout , subject to a maximum of 2 claims per policy year .				
	Oral Cancer We will reimburse you up to £5,000 for treatment costs associated with oral cancer .				

* - No cover for **Eligible Children**.

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits](#) in your policy when reading this table.

Table of Benefits G:
75% CashBack - Joint Cover

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care	Hospital Cash:(per day)				
	<ul style="list-style-type: none"> In-patient in the European Union Emergency admission in the European Union and North America Accident Casualty Admission 	£10	£30	£60	£90
	Day Case Admission (per admission)	£10	£30	£60	£90
	Joint In-patient (per day)	£40	£120	£180	£270
(ii) Optical and Dental Fees	75% of costs covered up to	£50	£140	£240	£360
(iii) Consultation	75% of costs covered up to	£80	£200	£400	£600
(iv) Physio + Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody	75% of costs covered up to	£120	£300	£600	£900
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000
(vi) Dental Accident	Dental Accident We will reimburse you up to £2,500 for treatment costs arising from a dental accident , subject to a maximum of 4 claims per policy year .				
	Emergency Dental Treatment <u>Within the United Kingdom</u> We will reimburse you up to £200 per claim for the cost of emergency dental treatment , subject to a maximum of 4 claims per policy year .				

Outside the United Kingdom

We will reimburse you up to £400 per claim for the cost of **emergency dental treatment**, subject to a maximum of 2 claims per policy year.

Emergency Call-out.

We will reimburse you up to £100 per claim for the cost of an **emergency callout**, subject to a maximum of 2 claims per **policy year**.

Oral Cancer

We will reimburse you up to £5,000 for treatment costs associated with **oral cancer**.

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits in your policy](#) when reading this table.

Table of Benefits H:

75% CashBack - Family Cover - up to 4 children

	Benefit	Bronze	Silver	Gold	Platinum
(i) Hospital Care					
	Hospital Cash*:(per day)				
	<ul style="list-style-type: none">In-patient in the European UnionEmergency admission in the European Union and North AmericaAccident Casualty Admission	£10	£30	£60	£90
	Hospital Parental Stay* (per day)	£10	£30	£60	£90
	Joint In-patient* (per day)	£40	£120	£180	£270
	Day Case Admission (per admission)	£10	£30	£60	£90
(ii) Optical and Dental Fees	75% of costs covered up to	£50	£140	£240	£360
(iii) Consultation	75% of costs covered up to	£80	£200	£400	£600
(iv) Physio +	75% of costs covered up to	£120	£300	£600	£900
	Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, chiropody				
(v) Loss of Sight	per eye	£5,000	£5,000	£5,000	£5,000

(vi) Dental Accident

Dental Accident

We will reimburse you up to £2,500 for treatment costs arising from a **dental accident**, subject to a maximum of 4 claims per **policy year**.

Emergency Dental Treatment

Within the United Kingdom

We will reimburse you up to £200 per claim for the cost of **emergency dental treatment**, subject to a maximum of 4 claims per **policy year**.

Outside the United Kingdom

We will reimburse you up to £400 per claim for the cost of **emergency dental treatment**, subject to a maximum of 2 claims per policy year.

Emergency Call-out.

We will reimburse you up to £100 per claim for the cost of an **emergency callout**, subject to a maximum of 2 claims per **policy year**.

Oral Cancer

We will reimburse you up to £5,000 for treatment costs associated with **oral cancer**.

* - No cover for **Eligible Children**.

Note: It is important that you refer to Clause 6. - [Notes on the Table of Benefits in your policy](#) when reading this table.

Eligibility

To become insured under this policy:

- (i) you (and your partner if applicable) must be at least 18 and less than 75 years of age at the start date;
- (ii) you must apply for and be accepted by us for insurance cover under this policy;
- (iii) you must pay the premium and comply with the other terms and conditions of this policy;
- (iv) you must permanently reside in the United Kingdom, the Channel Islands or the Isle of Man; and
- (v) you must not be covered under any other similar policy with us.

In addition, for your children to become insured under this policy, they must satisfy the definition of 'eligible children' as set out in Clause 1 of the full policy. They must:

- (i) be your natural or legally adopted children and named in the insurance schedule;
- (ii) not be covered under any other similar policy with us;
- (iii) be over 6 months old and under 18 years of age and permanently living with you;
- (iv) be over 18 and under 22 years of age, provided they are unmarried, in full time education and living with you, except during term time;
- (v) be entirely without gainful employment due to a physical or mental handicap and are chiefly dependant on you for maintenance and support and permanently living with you; and
- (vi) continue to satisfy this definition on the date they become entitled to make a claim in order to claim benefit. No more than 4 eligible children will be covered under this policy.

Exclusions and Limitations

Main instances when you will not be covered under this policy:

- (i) any condition which you knew about (or ought reasonably to have known about) at the commencement date or during the qualifying period or for which you sought or received advice, treatment or counselling from any doctor during the 12 months immediately before the commencement date (Clause 7(i)(a));
- (ii) self-inflicted injury (Clause 7 (i)(b));
- (iii) being under the influence of, alcohol or drugs (Clause 7(i)(c);
- (iv) deliberate exposure to exceptional danger (Clause 7(i)(f);
- (v) riding on a motorcycle as a rider or a passenger (Clause 7(i)(g);
- (vi) any condition directly or indirectly related to Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) (Clause 7(i)(h); and
- (vii) being outside the United Kingdom, Channel islands, Isle of Man, USA, Canada or the European Union for more than 6 months in any policy year (Clause 7(i)(j).

In addition,

In respect of a dental accident or emergency dental treatment claim, no benefit will be payable for:

- (i) injury incurred whilst participating in any contact sport when the appropriate mouth guard was not being worn (Clause 7(ii)(a);
- (ii) laboratory fees (Clause 7(ii)(b);
- (iii) costs which we reasonably consider are not reasonable and necessarily incurred (Clause 7(ii)(c);
- (iv) damage to dentures (Clause 7(ii)(e);
- (v) implants, orthodontic treatment or any elective surgical procedure (Clause 7(ii)(f); or
- (vi) prescription charges, mouthguards, gum shields or any dental appliances (Clause 7(ii)(g).

In respect of an oral cancer claim, no benefit will be payable for:

- (i) oral cancer arising within 90 days of the start date (Clause 7(iii)(b); or
- (ii) oral cancer resulting from the chewing of tobacco products or betel nut, or from prolonged alcohol abuse (Clause 7(iii)(c).

You will not be entitled to claim for any treatment received in the 6 months immediately following the policy start date. (Clause 4)

Policy Termination

Cover under this policy will end if you die, if your premium falls in to arrears, if we advise you in writing that your insurance cover has ended, or if you advise us in writing that you no longer wish to be covered under the policy. You may cancel the policy by giving us 30 days written notice.

Important

You may consider it appropriate to review the level of benefit provided by your Health CashBack policy on a regular basis, to check whether it is sufficient to meet the cost of your everyday health care.

“Cooling-off” period

We will send you a notice giving you fourteen days in which you can change your mind and not be charged the monthly premium. This notice will be sent to you once we have received your completed application. Thereafter, you may cancel the policy at any time by giving us 30 days written notice, but you will not be entitled to a refund of premiums paid.

Claims

If you wish to make a claim you can obtain a claim form by calling 0870 720 0745, writing to: Claims Department, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Enquiries and Complaints

While it is always our intention to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please address them to: Customer Relations Manager, Cardiff Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Should you remain dissatisfied with the outcome of any internal enquiries, you have the right to refer your complaint to: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. This procedure will not prejudice your right to take legal proceedings. However please note that there are some instances when the FOS cannot consider complaints.

A leaflet detailing our full complaints/appeals process is available from Cardiff Pinnacle on request.

Compensation

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (the Scheme). You may be entitled to compensation from the Scheme if Pinnacle Insurance plc cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2000 of a valid claim and 90% of the remaining amount of the loss. Further information about compensation arrangements is available from the Financial Services Compensation Scheme, telephone 020 7892 7300 or www.fscs.org.uk.