

# Private Medical Insurance

## Insurance Product Information Document

Company: Peachy (Hlthie Ltd)

Product: Personal Health Insurance Plan

This is a summary of the Personal Health Insurance Plan. For a complete list of benefits and exclusions please refer to our plan terms and conditions, which will be made available to you once you have purchased your plan.

Our plan is designed to cover health issues you may develop in the future and enables fast access to a wide choice of private healthcare. It complements the services provided by the NHS but does not replace them.



### What is insured?

#### Included in all plans

#### ✓ Virtual GP

- unlimited virtual GP consultations by video or telephone through the Peachy app

#### ✓ Mental Health

- in-patient or day-patient treatment (£20,000 per plan year)
- out-patient treatment (£1,500 per plan year)

#### Choose at least one option

#### Consultations & Diagnostics

- specialist consultations & diagnostic tests (e.g. blood tests, scans) to obtain a diagnosis (up to your chosen limit per plan year)

**Hospital Care** – treatment (up to your chosen limit per plan year) once we know what's wrong, including:

- in-patient, day-patient & out-patient treatment in a hospital
- specialist consultations & diagnostic tests for up to 6 months after discharge if related to your treatment
- cancer treatment, follow-up specialist consultations & diagnostic tests – even if the cancer comes back

#### Other options

**Therapies** – treatment (up to £2,500 per plan year) from a:

- physiotherapist
- osteopath
- chiropractor
- acupuncturist
- chiropodist / podiatrist
- dietician (2 sessions per plan year)

#### Dental & Optical

- dental care (up to £200 per plan year)
- optical care (up to £100 per plan year)

See plan terms & conditions for full details



### What is not insured?

- ✗ Monitoring of, and routine treatment for, chronic conditions
- ✗ Pre-existing conditions
- ✗ Cosmetic treatment
- ✗ Childbirth, birth control & infertility
- ✗ Self-harm, alcohol abuse & drug abuse
- ✗ Accident & emergency treatment
- ✗ Screening & preventative treatment
- ✗ Consultations with a private GP except where available through the Peachy app
- ✗ Treatment received outside of the UK
- ✗ Unproven or experimental treatment

See plan terms & conditions for full details



### Are there any restrictions on cover?

- ! You must be aged 18–55 years old at your plan start date to buy a plan
- ! You must be a UK resident living in the UK, Channel Islands or the Isle of Man for at least 180 days per year
- ! Pre-existing conditions will not be covered until you have been symptom & treatment free for two years of continuous cover with Peachy, or after the benefit start date. This does not apply to the Dental & Optical benefit
- ! Claims must be made within 16 weeks of the treatment date or payment date, whichever is later

Other restrictions apply, see plan terms & conditions for full details



## Where am I covered?

- ✓ You are covered for treatment taking place in the UK, Channel Islands and Isle of Man only.



## What are my obligations?

You and any other plan members must:

- Be registered continuously with a UK GP for at least 6 months or be able to provide your full medical records in English
- Pay your premiums by the date they are due (please note that your plan will be terminated within two weeks of a reminder sent to your email address for a missed payment)
- Provide us with all the information we ask for, and take reasonable care to answer questions truthfully and in full
- Tell us of any changes to your address or contact details
- Let us know if you are no longer resident in the UK
- Check cover in the Peachy app before you get care to ensure you are covered under your plan
- Ensure you have a referral for care where required
- Provide information we require to check cover and assess your claim, including medical information
- Tell us if a condition for which you require treatment has been caused by another person
- Let us know if you have other insurance which covers any of the benefits available under your Peachy plan
- Provide consent to obtain a medical report or a copy of your medical record from your GP, specialist or other healthcare professional, if required, to assess a claim or cover check



## When and how do I pay?

Monthly by debit or credit card. We will take the first premium payment on the day you purchase your plan online. Subsequent premium payments will be taken every month from the plan start date.



## When does the cover start and end?

Cover starts on your plan start date which you can choose when you purchase your plan. This is a monthly plan which continues in force until it is cancelled.



## How do I cancel the contract?

- You can cancel your plan at any time by letting us know through the Peachy app or by contacting us at [help@peachy.health](mailto:help@peachy.health)
- If you cancel within 14 days from your plan start date, we will refund all premiums that you've paid, providing that you've not made or intend to make a claim. If you make a claim within the first 14 days of your plan start date, you forfeit the right to cancel your plan until one month after the plan start date
- If you cancel after the 14-day period, your plan will end on the day you cancel and we will refund any premium payments you have made on a pro-rata basis