

# Optimum In/Day-patient Plan Information Pack

## Contents

---

1. About our services and costs.....	2
2. In/Day-patient Plan Policy Summary.....	4

# About our services and costs



11-12 Queen Square  
Bristol  
BS1 4NT

---

## 1. What is the purpose of this document?

---

You need to read this important document carefully. It explains the service you are being offered and how you will pay for it.

---

## 2. What products do we offer?

---

We offer long-term insurance products such as life assurance, later life care insurance, private medical insurance, regular savings policies and with-profits bonds.

---

## 3. Which service will we provide you with?

---

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

---

## 4. What will you have to pay us for our services?

---

We do not charge a fee for arranging our products. You will be given a quotation or illustration which will tell you about any other fees relating to any particular insurance policy.

---

## 5. Who regulates us?

---

National Friendly, a trading name of National Deposit Friendly Society Limited, 11-12 Queen Square, Bristol BS1 4NT, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008.

Our permitted business is providing, arranging and administering long term life insurance, including savings and protection, as an insurer.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

---

## 6. What should you do if you have a complaint?

---

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

### ...in writing:

Write to:  
National Friendly  
11-12 Queen Square  
Bristol  
BS1 4NT

Email:  
complaints@nationalfriendly.co.uk

### ...by phone:

Telephone:  
**0333 014 6244** Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes.  
Lines are open 8am to 6pm, weekdays.

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

---

## 7. Are we covered by the Financial Services Compensation Schemes (FSCS)?

---

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our 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.

Long-term insurance benefits are protected 100%, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.



National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

[www.nationalfriendly.co.uk](http://www.nationalfriendly.co.uk)



NF IDD 04.19



# Optimum In/Day-patient Plan Policy Summary

# Introduction

**This is an important document which you should read before deciding whether to apply for the In/Day-patient Plan. It provides a summary of the cover provided by the policy and how we deal with claims, to help you decide if the In/Day-patient Plan is right for you.**

The In/Day-patient Plan is an insurance policy which provides in-patient, day-patient and follow-on treatment via private healthcare services. It also includes a range of cancer and heart treatments.

We do not offer advice or recommendations. To check whether this product will meet your demands and needs you should read this Policy Summary carefully.

Full details of the policy benefits and exclusions are provided in the Terms and Conditions and Policy Schedule which we provide to you once you have taken out the policy. A copy of the Terms and Conditions can be obtained on request before you take out the policy.

We recommend you review and update your cover periodically to ensure it remains adequate for your needs.

National Friendly is referred to as 'we' or 'us' in this document.

All literature can be made available in braille, large print or audio. To request a copy, please contact us using the details on the back page of this document.

## Contents

---

<b>1. In/Day-patient Plan cover</b> .....	3
• What's covered.....	3
• What's not covered.....	6
• How we deal with pre-existing conditions.....	6
<b>2. How the policy works</b> .....	7
• Applying for a policy.....	7
• Your choice of application.....	7
• Your choice of excess.....	8
• Private hospitals - extended list.....	8
• Our approach to claims.....	8
• Schedule of fees.....	9
• Premiums and premium reviews.....	9
<b>3. Your information and rights</b> .....	10

# 1. In/Day-patient Plan cover

## What's covered

The In/Day-patient Plan provides cover of up to £1 million (your annual allowance) each policy year for a range of private in-patient and day-patient treatments and operations, including a selection of heart and cancer treatments. All hospital treatment must be carried out at an eligible hospital. This is a summary of the cover provided by the policy. Full details will be provided in your Policy Schedule and Terms and Conditions documents.

What's covered under the In/Day-patient Plan	
Benefit	Limitations of cover
<p>Private hospital in-patient and day-patient treatment. This includes:</p> <ul style="list-style-type: none"> <li>• associated nursing care;</li> <li>• drugs and dressings necessary to aid your recovery while a day-patient or in-patient;</li> <li>• hospital accommodation costs;</li> <li>• investigative procedures such as keyhole surgery and arthroscopy;</li> <li>• operating theatre costs;</li> <li>• pre-operative tests;</li> <li>• specialist fees for surgery, anaesthesia and physicians' fees.</li> </ul>	
<p>Follow-ups and monitoring after surgery. This includes:</p> <ul style="list-style-type: none"> <li>• follow-up consultations, tests and x-rays;</li> <li>• out-patient drugs and dressings administered or applied immediately after surgery;</li> <li>• out-patient treatment essential to your recovery from a covered in-patient treatment such as physiotherapy following an operation on a limb joint;</li> <li>• removal of stitches and casts.</li> </ul> <p>All of the above will continue to be covered until your condition has stabilised.</p>	<p>We do not pay for:</p> <ol style="list-style-type: none"> <li>1. out-patient drugs and dressings for use at home;</li> <li>2. routine monitoring after stabilisation.</li> </ol>
<p>Medical appliances and prostheses fitted, inserted or attached as part of a medical procedure.</p>	
<p>Dental procedures in a hospital for:</p> <ol style="list-style-type: none"> <li>1. enucleation of cysts of the jaw;</li> <li>2. surgical removal of impacted teeth, buried teeth or roots.</li> </ol>	<p>We do not pay for treatment at a dental surgery.</p> <p>We do not pay for any other dental procedures, such as but not limited to:</p> <ul style="list-style-type: none"> <li>• hygienist procedures;</li> <li>• orthodontics.</li> </ul>

## What's covered under the In/Day-patient Plan

Benefit	Limitations of cover
Eye treatment in a hospital for acute conditions where treatment leads to lasting recovery such as cataract surgery.	We do not pay for: <ol style="list-style-type: none"> <li>1. corrective treatment for short sight or long sight such as laser eye surgery;</li> <li>2. treatment for permanent eyesight damage such as the purchase of glasses or contact lenses.</li> </ol>
Aural procedures in a hospital for the repair of a perforated eardrum.	We do not pay for: <ul style="list-style-type: none"> <li>● transplants, such as cochlea transplants;</li> <li>● hearing aids or devices;</li> <li>● any other aural procedure.</li> </ul>
Hospital accommodation costs incurred by the parent or guardian named on the application form when he/she stays with a child policyholder who is receiving treatment covered by this policy.	
Private land ambulance where medically necessary and ordered by the specialist or treatment provider.	
Tonsillectomy/adenoidectomy where medically necessary.	
Varicose vein treatment for venous ulcer treatment.	
Subsequent treatment for the following where you have arranged to pay for your child's birth in a private hospital: <ol style="list-style-type: none"> <li>1. ectopic pregnancy;</li> <li>2. emergency caesarean section where, for medical reasons presenting risk to the life of the baby or its mother, the baby needs to be delivered early;</li> <li>3. hydatidiform mole;</li> <li>4. post-partum haemorrhage;</li> <li>5. retained placental membrane;</li> <li>6. stillbirth.</li> </ol>	<p>You are not covered for the listed treatments in the first 12 months of your policy.</p> <p>We do not cover treatment of your baby after birth.</p> <p>We do not pay for any other treatment of medical conditions relating to pregnancy.</p>
Reconstructive surgery to correct or treat injuries sustained during the time that you hold this policy.	

## What's covered under the In/Day-patient Plan

Benefit	Limitations of cover
<p>Use of NHS facilities/fixed cash allowance. On some eligible in-patient and day-patient treatments, we may offer a fixed cash allowance where:</p> <ul style="list-style-type: none"> <li>• you elect to have your treatment done on the NHS; and</li> <li>• you have sufficient annual limit remaining to cover the full cost of the private treatment.</li> </ul>	<p>Claims for fixed cash allowance must be authorised by us before you receive treatment on the NHS.</p>
<p>Heart cover for the following surgical procedures:</p> <ol style="list-style-type: none"> <li>1. cardiac valve surgery;</li> <li>2. coronary angioplasty;</li> <li>3. coronary artery bypass;</li> <li>4. implementation of devices such as a pacemaker or defibrillator.</li> </ol> <p>Scans and tests requested by your specialist after diagnosis of a medical condition has been established.</p> <p>Monitoring until your medical condition has been stabilised.</p>	<p>We do not pay for the following:</p> <ol style="list-style-type: none"> <li>1. maintenance or replacement of pacemakers, defibrillators and other heart-related devices once inserted;</li> <li>2. routine heart and circulatory checks such as for monitoring blood pressure or anticoagulation.</li> </ol>
<p>We will pay for treatment intended to affect the growth of the cancer by shrinking the cancer, or stabilising it to slow the spread of the disease and not given solely to relieve symptoms:</p> <ol style="list-style-type: none"> <li>1. chemotherapy, including home treatment where deemed medically necessary by your specialist;</li> <li>2. radiotherapy;</li> <li>3. medications to help alleviate cancer-related bone damage and side effects of chemotherapy;</li> <li>4. wigs.</li> </ol>	<p>We do not pay for the following:</p> <ol style="list-style-type: none"> <li>1. preventive treatment;</li> <li>2. experimental treatment of any type;</li> <li>3. clinical trials;</li> <li>4. stem cell or bone marrow treatment or research;</li> <li>5. genetic testing or screening;</li> <li>6. administration or transport costs relating to cancer treatment;</li> <li>7. out-patient medication (e.g. hormonal) prescribed by your GP;</li> <li>8. supportive, palliative or hospice care.</li> </ol>

## What's not covered

---

This is a summary of the general exclusions from cover. Full details will be provided in your Policy Schedule and Terms and Conditions documents.

1. accident and emergency admissions;
2. addiction-related medical conditions;
3. age-related medical conditions;
4. AIDS/HIV;
5. allergies;
6. chronic (long-term and incurable) conditions;
7. complementary medicine;
8. congenital conditions;
9. corrective treatment (for previous treatment not covered by your policy);
10. criminal activity and public order offences resulting in treatment;
11. cruise ship treatment;
12. developmental/behavioural conditions;
13. dialysis;
14. elective treatment;
15. epidemics;
16. experimental treatment;
17. fertility treatment;
18. gender reassignment/sex change;
19. hospitals on the extended list (if you select the standard hospitals option)
20. medication and dressings for use at home;
21. mental health treatment;
22. missed appointments;
23. natural disasters;
24. overseas treatment;
25. physical aids and devices;
26. pre-existing conditions (see previous page);
27. preventive treatment;
28. rehabilitation, residence and recovery;
29. routine monitoring, tests and examinations;
30. screening;
31. second opinion we have not requested;
32. self-inflicted injury;
33. sexual health;
34. sleep disorders;
35. spa therapies;
36. sports and pastimes that are dangerous;
37. transplant operations;
38. war, terrorist acts and civil commotion;
39. weight loss treatment and obesity treatment.

## How we deal with pre-existing medical conditions

---

You will be given a choice whether to tell us about your pre-existing medical conditions, so that you will know right from the start of your policy which ones are covered.

Alternatively you have the choice of a moratorium which automatically excludes pre-existing medical conditions for a period of time. A pre-existing condition might be covered in future if it doesn't recur within a set timeframe, although any recurrence could mean that timeframe starts all over again.

Whichever you choose, if we are prepared to cover you for any pre-existing medical conditions, this will be to the extent shown in this Policy Summary, and in more detail in the Terms and Conditions document. Any personal exclusions from cover will be confirmed on the Policy Schedule.

## 2. How the policy works

### Applying for a policy

---

#### Who can apply

You can apply for the In/Day-patient Plan if you are:

- between the ages of 18-75. A parent or guardian over the age of 18 can also apply for a policy on behalf of a child; and
- a permanent resident of the United Kingdom (excludes the Channel Islands and the Isle of Man)

#### The policy term

The In/Day-patient Plan runs for a five-year term.

### Your choice of application

---

There are three ways you can apply.

#### 1. Full medical underwriting

This might be suitable for someone who wants clarity on whether a pre-existing condition will be covered. We will tell you if a pre-existing condition is excluded from cover.

On your application form you provide us with details of medical conditions which you have been aware of, or had signs or symptoms of, or undergone consultations, investigations, medication, advice or treatment for, in the last five years. We will tell you whether we are prepared to offer you cover for those conditions. You can then choose whether to accept cover on that basis. Your Policy Schedule will specify which conditions are not covered (excluded) or which are covered only to a limited extent.

#### 2. Continued personal medical exclusions

This application might be suitable for someone who:

- is applying to carry forward existing exclusions from a current private medical insurance policy to the In/Day-patient Plan; and
- wants clarity on whether a pre-existing medical condition will be covered under the In/Day-patient Plan.

On your application you will provide us with some details about your medical conditions for which you have received treatment in the last two years.

We will also ask you if you have had discussions with your GP, or plan to have discussions with your GP, which has or might lead to a consultation with a specialist.

If any medical conditions are not covered (excluded) under your current policy these exclusions will continue under the In/Day-patient Plan. We will also tell you whether we are prepared to offer you cover for any pre-existing medical conditions. You can then choose whether to accept cover on that basis. Your policy schedule will specify which conditions are not covered (excluded) or which are covered only to a limited extent.

#### 3. Moratorium

This might be suitable for someone who has not had signs and/or symptoms of a pre-existing medical condition in the last five years before applying for the policy.

On your application you do not provide us with any details of your medical history. Any medical conditions which you have been aware of, or had, signs or symptoms of, or undergone consultations, investigations, medication, monitoring, advice or treatment for, in the last five

years will not be covered for at least the first two years of the policy. If you do not have any signs or symptoms of a pre-existing medical condition in any two year period of the policy then any cover for that condition will be provided in line with the terms and conditions of this policy, from that point on.

## Your choice of excess

---

You can choose to pay an optional excess towards the cost of claims in any policy year. The four excess options are: no excess, £250, £500 and £1,000.

Your premiums will be lower the higher the level of excess you choose.

## Private hospitals - extended list

---

You have a wide choice of hospitals you can use, depending on the premium you want to pay. The standard hospitals option excludes treatments at the following UK private hospitals:

- Cromwell Hospital, London;
- The London Clinic;
- Harley Street at UCH, London;
- Harley Street Clinic, London;
- King Edward VII's Hospital – Sister Agnes, London;
- Lister Hospital, London;
- London Bridge Hospital, London;
- Portland Hospital for Women and Children, London;
- Princess Grace Hospital, London;
- Wellington Hospital, London.

The extended hospitals option includes treatment at any UK private hospital, including those hospitals listed above. Your premium will be higher as a result.

You will choose either the standard hospitals option or the extended hospitals option when you first take out a policy and you will be given the option to change your choice at each five-year renewal. A change to your hospitals option choice will be subject to underwriting review.

We will always endeavour to give you as wide a choice as possible. Occasionally, we may add to or reduce the list above. If we do so, it is always in our members' best interest. The up-to-date list is published on [www.nationalfriendly.co.uk/existing-customers](http://www.nationalfriendly.co.uk/existing-customers) (scroll down to 'Extended list') or it can be provided on request.

## Our approach to claims

---

Our aim is to make the claims process easy and straightforward. When you want to make a claim simply call us for authorisation using the details on the back page of this document. We'll explain what you can claim for and be on hand to answer any questions you have and guide you on your options throughout your claim. Full details of how to claim will be included in your policy Terms and Conditions document.

For eligible claims relating to private in-patient or day-patient treatment you will need a referral for treatment from a medical specialist or consultant.

Where we need confirmation or evidence to support your claim we will ask you for permission to obtain this from your GP, specialist or treatment provider. All hospital treatment must be carried out at an eligible hospital.

Eligible claims are covered up to a total of £1million for treatment undertaken in each policy year in addition to any excess you choose to pay.

For example, if you have a £1,000 excess and your eligible claim costs £15,000, in that policy year you will pay the first £1,000 and we will pay the remaining £14,000.

This level of cover will be refreshed at each policy anniversary until the end of the policy term. If your treatment carries on into the next policy year another excess will apply.

Please note that you cannot carry back, or forward, any unused cover from any policy years.

Eligible claims will be paid providing they are within your annual policy limit and do not exceed the financial limits specified in our Schedule of Fees, which is published on our website and can be provided on request.

## Schedule of fees

---

We set fee guidelines for how much we will pay for consultations and procedures. This helps us manage the costs of your private healthcare for the benefit of all our customers. Occasionally specialists might charge more in fees than we will cover under the policy, and if that's the case we'll work with you, either so that you pay the difference, or we will help you find an alternative specialist within our fee guidelines. You can see our up-to-date Schedule of Fees on our website on the 'Existing customers' page or ask us for details.

## Premiums and premium reviews

---

### Your monthly premiums

Premiums are payable by monthly direct debit and include insurance premium tax at the current rate. Should the rate of insurance premium tax change we will update your premium to reflect this.

Details of your premium will be provided on any quotation you receive and on your Policy Schedule.

It is important that you keep your premium payments up to date to maintain cover under your policy. If you don't you will not be able to claim and if your policy is three months in arrears, it will be closed.

### Annual premium reviews

Premiums will be reviewed each year until the end of the policy term and will take into account:

- the standard premium for your age at the policy review date; and
- any excess you choose; and
- the extended hospitals option if you chose it; and
- the expected future frequency and value of all claims on policies which operate under the same terms and conditions as your policy; and
- changes in other factors such as taxation, regulation, National Friendly's costs or any other factor that we have reasonable grounds to believe will change the expected future profitability of In/Day-patient Plan, as relevant to your policy, from the level anticipated when the premium rates were originally set.

The annual premium review could result in your premium rising, falling or staying the same. Any changes to your premium as a result of the premium review will take effect on each anniversary of your policy. We will write to you in good time to notify you before any changes are made to your direct debit.

Before your annual premium review you have the option to choose whether to keep your excess at the same amount or to increase it, in order to lower the amount of your new premium for the upcoming policy year. You will not be able to decrease your excess to a lower amount.

## 3. Your information and rights

### Your right to change your mind

---

You can cancel your policy within 14 days of receiving your policy documents. A cancellation notice will be included with your policy documents, to use if you wish to cancel your policy. You will receive a full refund of any premium paid, provided you have not made a claim in that time.

### What happens when you reach your five-year renewal

---

The In/Day-patient Plan is a five year contract that will be renewed every five years and will continue until:

- you stop paying premiums;
- you cease to live in the UK;
- you die;
- the policy is no longer available.

We will write to you, in good time before each fifth anniversary, to let you know the proposed terms of your cover including the premium, which will take account of the standard premium rate at the time, your age and the hospital list and excess you chose.

A change to your hospitals option choice will be subject to underwriting review.

The cover that we offer at your renewal date may have exclusions for specific medical conditions or, as an alternative, with an increase to our standard premium rates to take account of your health at that time and any claims that you made during the term of the policy.

If the In/Day-patient Plan is no longer available, we will do our best to offer you an alternative.

### How to make a complaint

---

We always do our best to provide a high standard of customer care, but if something goes wrong please tell us so we can put it right. You can contact us using the details below. We will give you a copy of our leaflet 'How to make a complaint' explaining how we deal with complaints. This leaflet is also available at any time to view or download from our website.

Telephone:

0333 014 6244 Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes.

8am-6pm Monday to Friday. Calls are recorded for training and quality purposes.

Email:

[complaints@nationalfriendly.co.uk](mailto:complaints@nationalfriendly.co.uk)

Post:

Customer Services Manager

National Friendly

11-12 Queen Square

Bristol

BS1 4NT

We will investigate your complaint and try to resolve it promptly to your satisfaction. We

aim to resolve complaints and send you our final response in writing within three business days, or within four to eight weeks for more complex complaints.

If you are not satisfied with our final response you may have the right to take your complaint to the Financial Ombudsman Service. This service is free and using it in no way affects your legal rights.

You can find more information on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Our regulators**

---

National Friendly is the trading name of National Deposit Friendly Society Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008.

You can check this at: <https://register.fca.org.uk>

### **The Financial Services Compensation Scheme (FSCS)**

---

You are covered by the FSCS and may be entitled to claim compensation from them if we cannot meet our liabilities. Details can be found on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

### **Alternative formats**

---

All literature can be made available in braille, large print or audio. To request a copy, please contact us using the details on the back page of this document.

## Contact information

---

For information on setting up this policy please contact your healthcare intermediary. Alternatively you can call us on:

**0333 014 6244** Calls from UK landlines and mobiles cost no more than a call to an 01 or 02 number and will count towards any inclusive minutes. Lines are open 8am–6pm Monday to Friday excluding bank holidays. Calls are recorded for training and quality purposes.

Or email us on:

**[info@nationalfriendly.co.uk](mailto:info@nationalfriendly.co.uk)**

Or visit us at:

**[www.nationalfriendly.co.uk](http://www.nationalfriendly.co.uk)**

Or mail us at:

**11-12 Queen Square, Bristol BS1 4NT**



National Friendly is a trading name of National Deposit Friendly Society Limited. Registered office: 11-12 Queen Square, Bristol BS1 4NT. Registered in England and Wales no. 369F. National Deposit Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 110008. You can check this at: <https://register.fca.org.uk>. National Deposit Friendly Society Limited is covered by the Financial Services Compensation Scheme and Financial Ombudsman Service.

IDP PS 05.19