



## BENEFITS

IN-PATIENT & DAY CARE	
Nursing & Accommodation	FULL COVER
Operating theatre/recovery room	FULL COVER
Prescribed medicines & drugs <i>NB: The above are not covered if prescribed to take home following an in-patient or Day Care stay</i>	FULL COVER
Diagnostic procedures	FULL COVER
Consultations	FULL COVER
Physiotherapy	FULL COVER
Surgeons & Anaesthetists' fees	FULL COVER
Specialist Physicians' fees	FULL COVER
OUT-PATIENT SERVICES	
Out patient physiotherapy is limited to ten sessions on GP referral. Thereafter, referrals must be made by Specialist/Consultant.	<b>£1,400</b> per person per policy year
EMERGENCY OVERSEAS MEDICAL TREATMENT & REPATRIATION	
Extension of the UK benefits in the event of a medical emergency overseas. Cover is limited to trips not exceeding 90 days (17 days for winter sports). <i>NB: this does not remove the need for a full travel insurance plan for overseas journeys.</i>	<b>£50,000</b> per trip

This is only a summary of the benefits provided.  
Please see the individual Benefit Schedules and Plan Terms and Conditions for full details.

**All claims must be authorised via the Claims Line prior to treatment.**