

Private Diagnostics Cover

Insurance Product Information Document

This product has been arranged for you by **Legal & General Partnership Services Limited** as an agent of AXIS Specialty Europe SE.

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Company: AXIS Specialty London

Product: Private Diagnostics Cover Policy

This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the policy booklet, for full details of the coverage you have been provided and the terms and conditions of that coverage.

What is this type of insurance?

Private Diagnostics Cover is a health protection insurance policy designed to facilitate access to UK specialists and covers the cost of diagnostic testing in the areas of Cardiology, Neurosurgery or Oncology.



What is insured?

Unless otherwise stated in your policy booklet, the following is insured:

✓ **Virtual Consultation**

Access to an online consultation with a UK specialist through the Trustedoctor customer portal.

✓ **Diagnostic Testing**

Diagnostics tests recommended by the specialist consultant after the **Virtual Consultation**.

For:

✓ **Cardiology**

✓ **Neurosurgery**

✓ **Oncology**

Please refer to the 'What is Covered' section of the policy booklet for full details of the terms and conditions of these covers.



What is not insured?

- ✗ Any request related to an investigation where symptoms or findings (signs) began before the policy start date.
- ✗ Diagnostic tests for a child if their symptoms existed before the cover start date or the illness or condition had occurred; or either parent received counselling or medical advice in relation to the condition or have been aware of the increased risk of the condition before the cover start date or before legal adoption of the child.
- ✗ The cost of all invasive diagnostic tests except biopsy, endoscopy and blood tests that your specialist recommends.
- ✗ The cost of any expenses for accommodation, travel or taking time off work to attend your virtual consultation or the completion of the approved diagnostic tests.



Are there any restrictions on cover?

- ! Maximum of 3 (4 when a biopsy is recommended as a result of a prior virtual consultation) virtual consultations per policy in any benefit renewal period for each unique investigation that is subject to the benefit request.
- ! The cost of any virtual consultation or diagnostic test that has not been arranged and authorised through the Trustedoctor portal.
- ! To access this benefit, you must provide:
 - a letter or an email from a UK GP or specialist/physician detailing the reason for the referral
 - a referral following a preventive cancer screening
 - a medical report from a specialist / physician requesting or documenting the investigation of the suspected condition.
- ! The cover will automatically end when you reach the maximum age limit (90 years of age).
- ! Cover for children is limited to the start of the virtual consultations process occurring before their 22nd birthday.



Where am I covered?

- ✓ The policy covers consultations arranged through the Trustedoctor customer portal and the cost of diagnostic testing in a UK private hospital or facility (the UK is defined as England, Northern Ireland, Scotland, Wales, the Channel Islands and the Isle of Man).



What are my obligations?

- You must take care when answering any questions we ask to ensure that all the information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we may treat this policy as if it never existed and decline all claims.
- You must pay the premium on time.
- You must register in our customer portal to request access to this benefit.



When and how do I pay?

The premium for this policy is shown in your policy booklet. You must pay the premium due for this policy within the time frames specified in the policy.



When does the cover start and end?

Your policy will start on the date specified in your policy booklet and will renew automatically unless it is cancelled by you or by us. Our right to cancel is limited as set out in the policy. You may opt out of automatic policy renewal, and in this case, unless you tell us otherwise, cover will end on the date stated in your policy booklet.



How do I cancel the contract?

You can cancel this benefit at any time by calling Legal & General Assurance on **0370 010 4080**. If you cancel the policy within 30 days of receiving both the notice and the policy, you will receive a full refund of premiums paid, subject to no claims being made. If you cancel the policy after 30 days, you will not receive any premiums back. Once you have cancelled this benefit it cannot be reapplied to your policy.

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.