

# Health care cash plan

## Insurance Product Information Document



**Company:** Sovereign Health Care is registered in England no 85588. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Product:** Sovereign Health Care cash plan

This document provides a summary of cover only and does not contain the full terms and conditions of cover. Complete pre-contractual and contractual information on the product is provided in the full policy terms and conditions which are available on our website [www.sovereignhealthcare.co.uk](http://www.sovereignhealthcare.co.uk).

### What is this type of insurance?

This is a health care cash plan which reimburses you for the everyday health costs listed below up to your cover level limit. Access to a 24-hour telephone helpline is also included.



#### What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Optical
- ✓ Prescription charges
- ✓ Physiotherapy/Osteopathy/Chiropractic/  
Sports massage
- ✓ Chiropody/Podiatry
- ✓ Acupuncture/Homeopathy/Reflexology
- ✓ Health screening
- ✓ Hospital in-patient
- ✓ Recuperation
- ✓ Hospital day case admission
- ✓ Hospital consultant fees and diagnostic tests
- ✓ Birth/adoption of a child
- ✓ Home care
- ✓ Hearing aids
- ✓ Specialist medical aids
- ✓ Dependent children up to the age of 18.  
Cover provides separate annual maximums  
for the policyholder and each of their  
dependent children

Other benefits:

- ✓ 24-hour telephone helpline



#### What is not insured?

- ✗ Sundry/consumable items
- ✗ Cosmetic treatment
- ✗ Treatment carried out by a practitioner who is not  
qualified and registered with a professional body  
recognised by Sovereign
- ✗ Missed appointment charges
- ✗ Premiums you may pay for other types of insurance



#### Are there any restrictions on cover?

- ! To join you must be age 18 or over and under  
the age of 76 and a permanent UK resident
- ! Dependent children up to the age of 18 are  
covered on all benefits except birth/adoption,  
home care, hearing aids and specialist medical aids
- ! Laser or refractive eye surgery (within the optical  
benefit) has a 12 month qualifying period
- ! The birth/adoption benefit has a 6 month  
qualifying period
- ! A 6 month qualifying period for pre-existing  
conditions applies on physiotherapy/osteopathy/  
chiropractic/sports massage, hospital in-patient,  
recuperation, hospital day case admission, hospital  
consultant fees and diagnostic tests, hearing aids  
and specialist medical aids
- ! Percentage payback and maximum benefit  
entitlements vary by benefit type and level  
of cover



#### Where am I covered?

- ✓ Worldwide



## What are my obligations?

- Maintain premium payments
- Ensure claims are submitted accompanied by original, valid receipts or supporting documentation as detailed in the policy terms and conditions
- Make claims within 12 months of treatment
- Advise Sovereign of any changes to your personal details



## When and how do I pay?

- If the premium is taken from your pay, it will be paid every week, every four weeks or every month - depending on how often you are paid
- If the premium is paid by Direct Debit, it will be taken from your chosen bank account every month
- You can pay to cover your partner/family member by the same payment method as your own policy



## When does the cover start and end?

Your policy starts on the date specified on your policy certificate and will renew automatically each month until it is cancelled or you allow it to lapse.



## How do I cancel the contract?

You can cancel your policy within 14 days of the start date or from the date you received your policy documents. Any premiums paid during the 14 day cancellation period will be refunded if a claim has not been paid. Outside of the 14 days you can cancel your policy at any time by giving Sovereign not less than 30 days notice; we will not refund any premiums you have already paid. You can cancel your policy by telephone or in writing.

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Insurance Product Information Document  
From 1 January 2024



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## What is this type of insurance?

This is a health care cash plan which reimburses you for the everyday health costs listed below up to your cover level limit.



### What is insured?

The following health costs are covered:

- ✓ Dental
  - ✓ Optical
  - ✓ Prescription charges, inoculations and vaccinations
  - ✓ Physiotherapy/Osteopathy/Chiropractic/  
Sports massage
  - ✓ Chiropody/Podiatry
  - ✓ Acupuncture/Homeopathy/Reflexology/  
Earwax removal
  - ✓ Health screening
  - ✓ Hospital in-patient
  - ✓ Recuperation
  - ✓ Hospital day case admission
  - ✓ Hospital consultant fees and diagnostic tests
  - ✓ Birth/adoption of a child
  - ✓ Home care
  - ✓ Hearing aids
  - ✓ Specialist medical aids
  - ✓ Up to four dependent children aged under 18.  
Cover provides separate yearly maximums  
for the policyholder and each of their  
covered dependent children
- Other benefits:
- ✓ GP24
  - ✓ Sovereign Perks



### What is not insured?

- ✗ Miscellaneous items
- ✗ Cosmetic treatment
- ✗ Treatment provided by a practitioner who is not  
qualified and registered with a professional body  
recognised by Sovereign Health Care
- ✗ Missed appointment charges
- ✗ Premiums you may pay for other types of insurance
- ✗ Postage, packing and delivery costs



### Are there any restrictions on cover?

- ! To join you must be age 18 or over and under  
the age of 76 and a permanent UK resident
- ! Up to four dependent children, aged under 18,  
are covered on all benefits except birth/adoption,  
home care, hearing aids and specialist medical aids
- ! The birth/adoption benefit has a 6 month  
qualifying period
- ! A 6 month qualifying period for pre-existing  
conditions applies on physiotherapy/osteopathy/  
chiropractic/sports massage, hospital in-patient,  
recuperation, hospital day case admission, hospital  
consultant fees and diagnostic tests, hearing aids  
and specialist medical aids
- ! Percentage payback and maximum benefit  
entitlements vary by benefit type and level  
of cover



### Where am I covered?

- ✓ Worldwide

Continued...



## What are my obligations?

- Maintain premium payments
- To make sure claims are sent to Sovereign Health Care with valid receipts or supporting documentation as detailed in the policy terms and conditions
- Make claims within 12 months of the date of receiving treatment
- Advise Sovereign Health Care of any changes to your personal details



## When and how do I pay?

- If the premium is taken from your pay, it will be paid every week, every four weeks or every month - depending on how often you are paid
- If the premium is paid by Direct Debit, it will be taken from your chosen bank account every month
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