Your little guide to health cover with big benefits.

Good4you Health Cash Plan

Westfield Health
Hello.

A warm welcome to your health cover from Westfield Health. We’ve been dedicated to supporting the health of the nation since 1919.

A little bit about us.
We are Westfield Health. From humble beginnings, we’ve evolved to become a leading health and wellbeing provider.
We encourage positive changes in the wellbeing of our customers and the wider population across the UK. Together, we can help everyone to live healthier lives through better choices, ongoing support and a more proactive approach to healthcare.
As a not for profit company, we reinvest our surplus in products and services that directly benefit our customers. Through our charitable donations, we support the NHS and medically related charities to help our customers and the community to lead healthier lives.

Getting started.
Take a look through your handy little guide, which provides everything you need to help you get the most from your cover. If you have any questions at all, just give our friendly UK based Customer Care Team a call on 0114 250 2000.
Don’t forget to read the full Terms and Conditions at the back of this guide.
Introducing your cover.

Congratulations. Like thousands of others, you’re about to discover why so many of our customers are happy with their cover.

Taking better care of you.
No one knows what’s around the corner where our health is concerned. It’s reassuring to know that, for a small monthly amount, you have award winning health cover for you and your family.

Money back and cash payouts.
We aim to ensure that as many of your health costs are covered as possible. From dental appointments to optical check ups, therapy treatments and more, you can rest assured that your cover will help with your bills.

You can claim back a percentage reimbursement and, in some cases, 100% of the money you spend straight away, up to the maximum allowance provided by your cover. You can also receive fixed cash payouts for hospital stays and day surgery. And you will also receive a sum of money if you have a baby or adopt a child.

Diagnosis and peace of mind.
We want you to stay at your fit and healthy best and, to help you do that, we’ve included all kinds of additional benefits. As well as providing cash towards diagnostic consultations, your cover includes a 24 hour DoctorLine™ service, because we know that illness doesn’t just strike during surgery hours.

Caring for your loved ones.
We’re here to help people be healthy and independent for as long as possible, so it’s reassuring to know that our eldercare advice and support services can help you make informed choices about putting care in place for a loved one or yourself. There’s also a Care After Hospital benefit, giving you the reassurance of up to 18 hours of home care following an overnight stay in hospital.

Health and wellbeing.
Your cover has been designed to help keep you in the best possible shape, physically and mentally. So our 24 Hour Helpline is a reassuring aspect of your cover as it gives you help, support and advice by phone – day or night. Your cover also includes a Health Club Concession providing discounted membership at local gyms, so you can actively start improving your health right away.

Personal Accident cover too.
You have cover in place to help you and your family if the worst should happen. Levels 3, 4 and 5 provide cash payouts in the event of death or permanent disability as a result of an accident.

“I’ve been through a lot medically, but having my Westfield cover to help has been fantastic. From getting quick access to consultations to receiving payment after my operation, the cover played a big part in my treatment and rehabilitation. From run of the mill things like eye checks and visits to the dentist, to more serious issues, I have always had excellent service.”

Customer testimonial
Working harder for you.

As you start to use your health cover, the advantages really add up. It works harder for you by providing excellent cash payouts and money back for treatment – and this is just part of your cover. It also provides access to valuable services to help keep you at your fit and healthy best.

**DoctorLine™.**

From anywhere in the world, 24 hours a day, you can pick up the phone and arrange a call back from a practising UK GP to discuss any health issues and receive advice or a diagnosis. You can even choose to have a webcam consultation so you can see and speak to a doctor while you’re at home or at work. It’s the closest thing to a surgery appointment, but without the wait. Over 70% of DoctorLine™ consultations result in the patient being recommended a course of action, without the need for referral to another medical professional. Reassuring, isn’t it?

If the doctor believes that your treatment requires medication, they can offer you a private prescription. Your medicine will be sent directly to you and is usually dispensed the next working day. Our private prescription service is ideal if you are unable to get an appointment with your regular GP or are away from home and you require prescribed medication.

Prescriptions can be raised for one-off occasions such as prescription-only painkillers/inflammatory drugs, digestive medication, or NHS prescription medication where the patient is away from home and has forgotten or has insufficient prescription medication, antibiotics or hormonal medication.

**Telephone Care Advisory Services.**

It’s often emotional and unsettling when making the decision to find care for elderly relatives or even yourself. You need to feel confident that they’re comfortable and well cared for. Our service provides expert advice and support to help you resolve your care issues.

Our care advisors will listen carefully to your needs and wishes and discuss your situation in detail. They’ll guide and support you through your next steps, providing you with the information and advice to help you make the best possible care decisions.

24 Hour Helpline.

It’s good to talk. Whatever the issue, support and advice is just a phone call away. This freephone telephone service gives you and your resident family access to confidential guidance on medical, legal or domestic issues from experienced counsellors, lawyers and medical advisors. From stress, bereavement or relationship advice to health and money worries, you’ll be able to talk to a qualified counsellor any time day or night. It’s all part of the service.

For details on how to access your services, see page 17.

Giving something back with Westfield Rewards.

Helping your money go further.

As a thank you for choosing Westfield Health, we are giving you access to our exclusive rewards website. It provides access to special offers on all your favourite goods and services from over 1000 leading online and high street retailers. Pick up exclusive discounts by purchasing reloadable cards for high street stores and supermarkets or receive Cashback from participating retailers by connecting to them online via the Westfield Rewards website.

Even better, all discounts are on top of sale discounts or online promotions and you can even save on utility services such as gas or electricity too.

Visit [www.westfieldrewards.co.uk](http://www.westfieldrewards.co.uk) to register.

“Being a Westfield customer not only means I can save money and claim back all my dental and optical bills but I am now able to shop without feeling too guilty. I registered with Westfield Rewards and in the past month I have saved money by using my reloadable cards. I am currently in the process of buying my first house and through Westfield Rewards I can save money on the cost of my new kitchen.”

Customer testimonial

[Image]
It feels good to be covered.

We know how much effort you put into your work and the stresses and strains you face in everyday life, so we’re committed to ensuring that your policy works harder for you. Take a look at the full range of benefits your cover provides.

<table>
<thead>
<tr>
<th>Level</th>
<th>Price per month</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key</td>
<td>1 year benefit period</td>
<td>2 year benefit period</td>
<td>100% money back</td>
<td>75% money back</td>
<td>50% money back</td>
<td></td>
</tr>
</tbody>
</table>

Money back on everyday health and retail discounts

<table>
<thead>
<tr>
<th>Category</th>
<th>Level</th>
<th>Price per month</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optical For you.</td>
<td>100</td>
<td>1yr</td>
<td>£6.80</td>
<td>£12.40</td>
<td>£19.15</td>
<td>£26.80</td>
<td>£40.85</td>
</tr>
<tr>
<td>Dental For you.</td>
<td>100</td>
<td>1yr</td>
<td>£14.25</td>
<td>£28.50</td>
<td>£42.75</td>
<td>£57.00</td>
<td>£85.50</td>
</tr>
<tr>
<td>Therapy Treatments For you.</td>
<td>75</td>
<td>1yr</td>
<td>£20.15</td>
<td>£40.30</td>
<td>£60.45</td>
<td>£80.60</td>
<td>£121.00</td>
</tr>
<tr>
<td>Prescription Charges For you.</td>
<td>50</td>
<td>1yr</td>
<td>£27.90</td>
<td>£55.80</td>
<td>£83.70</td>
<td>£111.60</td>
<td>£167.40</td>
</tr>
<tr>
<td>Surgical Appliance For you.</td>
<td>75</td>
<td>1yr</td>
<td>£40.85</td>
<td>£81.70</td>
<td>£122.55</td>
<td>£163.40</td>
<td>£245.10</td>
</tr>
<tr>
<td>Maternity/Paternity/Adoption For you, per child.</td>
<td>50</td>
<td>1yr</td>
<td>£6.80</td>
<td>£13.60</td>
<td>£20.40</td>
<td>£27.20</td>
<td>£41.00</td>
</tr>
<tr>
<td>Health Screening For you.</td>
<td>50</td>
<td>1yr</td>
<td>£14.25</td>
<td>£28.50</td>
<td>£42.75</td>
<td>£57.00</td>
<td>£85.50</td>
</tr>
<tr>
<td>Health Club Concession For you.</td>
<td>50</td>
<td>1yr</td>
<td>£27.90</td>
<td>£55.80</td>
<td>£83.70</td>
<td>£111.60</td>
<td>£167.40</td>
</tr>
<tr>
<td>Westfield Rewards For you.</td>
<td>50</td>
<td>1yr</td>
<td>£40.85</td>
<td>£81.70</td>
<td>£122.55</td>
<td>£163.40</td>
<td>£245.10</td>
</tr>
</tbody>
</table>

Diagnosis and treatment for body and mind

<table>
<thead>
<tr>
<th>Service</th>
<th>Level</th>
<th>Price per month</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>DoctorLine™ For you and your family.</td>
<td>75</td>
<td>1yr</td>
<td>£13</td>
<td>£26</td>
<td>£42</td>
<td>£61</td>
<td>£85</td>
</tr>
<tr>
<td>Consultation Shared between you, your partner and dependent children.</td>
<td>75</td>
<td>1yr</td>
<td>£13</td>
<td>£26</td>
<td>£42</td>
<td>£61</td>
<td>£85</td>
</tr>
<tr>
<td>24 Hour Helpline For you and your family - Legal, Debt &amp; speak to a Counsellor.</td>
<td>75</td>
<td>1yr</td>
<td>£13</td>
<td>£26</td>
<td>£42</td>
<td>£61</td>
<td>£85</td>
</tr>
</tbody>
</table>

Help if you require hospital treatment

<table>
<thead>
<tr>
<th>Service</th>
<th>Level</th>
<th>Price per month</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Benefit For you. Per day/night up to 14 days/night per year.</td>
<td>1yr</td>
<td>£13</td>
<td>£26</td>
<td>£42</td>
<td>£61</td>
<td>£85</td>
<td></td>
</tr>
<tr>
<td>Care After Hospital Shared between you and one relative aged 65 or over (your partner or your parent).</td>
<td>1yr</td>
<td>18 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td></td>
</tr>
<tr>
<td>Personal Accident/Accidental Death For you.</td>
<td>1yr</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Accident/Permanent Disability For you.</td>
<td>1yr</td>
<td>Up to £10,000</td>
<td>Up to £20,000</td>
<td>Up to £30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Caring for your loved ones

<table>
<thead>
<tr>
<th>Service</th>
<th>Level</th>
<th>Price per month</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Care Advisory Services For you and your/your partner’s elderly relatives aged 65 or over.</td>
<td>1yr</td>
<td>£13</td>
<td>£26</td>
<td>£42</td>
<td>£61</td>
<td>£85</td>
<td>£100,000</td>
</tr>
</tbody>
</table>

Important information.
The featured premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

In the case of Therapy Treatments, the amount shown represents a combined total for all the treatments. This amount can be used for any one or combination of treatments.

To access the Health and Wellbeing Services please refer to the full Terms and Conditions within this guide, and see page 17.

More information on each benefit and service, including details of limitations, exclusions and any qualifying periods, can be found in the Terms and Conditions within this guide.
Cover for your children too.

If you have dependent children, it’s nice to know that they are covered on certain key benefits at no additional cost, giving you that extra peace of mind.

The table below shows what cover is included for children. The amounts allow you to claim money back towards any optical and dental expenses as well as fixed cash payouts for unexpected events like overnight hospital stays and day surgery.

And you have the reassurance of having access to valuable health services including DoctorLine™ and a 24 Hour Helpline.

"I have been able to access treatment for my family. The cover prompted us to make appointments for our children to have their eyes tested. It gives my whole family extra peace of mind knowing that these expenses are covered when we need them."

Customer testimonial

<table>
<thead>
<tr>
<th>Key</th>
<th>1 year benefit period</th>
<th>2 year benefit period</th>
<th>100</th>
<th>75% money back</th>
<th>50</th>
<th>50% money back</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Level</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Back - Shared between dependent children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optical</td>
<td>100%</td>
<td>£45</td>
<td>£90</td>
<td>£145</td>
<td>£205</td>
</tr>
<tr>
<td>Dental</td>
<td>100%</td>
<td>£33</td>
<td>£75</td>
<td>£120</td>
<td>£165</td>
</tr>
<tr>
<td>Dental Accident</td>
<td>100%</td>
<td>£75</td>
<td>£165</td>
<td>£265</td>
<td>£350</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Help if you require hospital treatment - For each dependent child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Benefit</td>
</tr>
</tbody>
</table>
Your cover: a few useful pointers.

Here’s a little helpful guidance to help you make the most of your cover. Please feel free to contact us if there’s anything else you need to know.

You have 13 weeks to make a claim.

Please submit your claim within 13 weeks. Those 13 weeks start from the date you make each payment for treatment, goods or services, the date you were discharged as an in-patient, or the date you attended for day surgery. In the case of the Maternity/Paternity/Adoption Benefit, it is 13 weeks from the date of birth or adoption placement.

Full details can be found in the Terms and Conditions at the back of this guide.

Making the most of your benefit periods.

Every benefit has its own benefit period.

The majority of your money back benefit allowances have a one year benefit period. Each benefit period will be activated when you submit your first claim, and will start from the date you paid your practitioner.

For Hospital Benefit your benefit period begins on the first day or night that we pay benefit for.

For Care After Hospital your benefit period begins on the first day we pay benefit for.

For Maternity/Paternity/Adoption, your benefit period begins on the date of birth or the date the child is placed with you for adoption.

You can keep sending in claims for a benefit until you reach your maximum allowance, or your benefit period expires. When your benefit period expires, the full allowance will renew, but your next benefit period will not be activated until you submit your next claim.

Example:

If the first claim you make on your Dental benefit has a receipt date of the 6th December 2018 your Dental benefit period activates on this date, giving you one year to use your Dental allowance, before it expires on the 5th December 2019. Once your benefit period expires your next Dental benefit period will not be activated until you submit your next Dental receipt.

Please refer to our Terms and Conditions for full details.

Make sure you use a qualified practitioner.

One simple rule. Your practitioner must be registered with, or a member of an approved professional organisation. Just click on the ‘Find an approved practitioner’ link on the My Westfield area of our website or refer to the Definitions section of this guide to locate the required qualifications for each practitioner.

Let us pay you back even faster.

Submit your optical, dental, chiropody or therapy treatments claims online and we can get your money back to you even faster. We process online claims within one working day and then arrange payment directly into your bank or building society account. So it’s much quicker and more convenient than completing a paper claim form and posting it with your receipt (and saves on postage).

Visit westfieldhealth.com, register or log in to My Westfield, select the ‘Claim online’ link in the left hand menu and follow the simple instructions on screen.

If you’re claiming for any other benefit or if your claim is for your dependent child (you can claim online for their optical and dental claims), you’ll still need to complete a paper claim form and post it to us with your original receipt. At the moment, we’re unable to process these claims online – but we’re working on it!

Did you know you’re covered worldwide?

You can even use your cover when abroad. For example, if you’re overseas and you need to visit the dentist, you can still claim for the treatment you pay for. We ask that all relevant documentation relating to your claim is in English.

Get your claims paid directly into your bank account.

Direct Credit is the easiest and fastest way to reclaim your payments. Simply contact us on 0114 250 2000 to set this up.
Cover that puts you in control.

Your cover puts you in control by enabling you to budget for your healthcare as never before. And claiming is easy too. Some people say you only find out how good our cover is when you make a claim, which is why we make it so simple.

Claim money back in three easy steps:

1. Receive and pay for your healthcare treatment as normal
2. Complete a claim form and send it to us, or submit your claim online for some benefits, together with your receipt, within 13 weeks of the date of each payment
3. Receive payment directly into your bank or building society account

Making life simple.

For money back and cash payout benefits, we aim to process 100% of correctly presented claims within four working days (or even quicker when claiming online) and pay the money directly into your bank or building society account. You will then receive payment confirmation showing what you’ve claimed and any remaining benefit balance.

Once you’ve made your claim, you may need more claim forms ready for your next healthcare treatment. You can phone, text, come in and see us or simply visit My Westfield, our dedicated online customer area.

Personal Accident claims.

We understand that it is likely to be in difficult circumstances that you or a family member will be considering making a Personal Accident claim. You or the person acting on your behalf should contact us on 0114 250 2000. We will send out a Personal Accident claim form, which should be completed and returned to us. We will then forward this on to Chubb (the insurance provider we use for Personal Accident claims) and they will handle your claim.
Managing your account:
We are here to make things easy for you.

Online.
An easy and convenient way to access your account details around the clock. Simply log on to westfieldhealth.com and go to the My Westfield area. Here you can download more claim forms, check your benefit balance, make a claim for Optical, Dental, Chiropody and Therapy Treatments, update your address details and more. You can email us too at enquiries@westfieldhealth.com – we’re only a click away.

Text message service.
Receive your benefit balances by text. Simply register for this service by texting your policy number, surname and the word ‘register’ to 07781 472 000 (texts charged at your normal tariff rate). Once registered, text your policy number and keyword from the table below.

<table>
<thead>
<tr>
<th>Request</th>
<th>Keywords</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optical benefit balance</td>
<td>Opt</td>
</tr>
<tr>
<td>Dental benefit balance</td>
<td>Den</td>
</tr>
<tr>
<td>Chiropody benefit balance</td>
<td>Chirop</td>
</tr>
<tr>
<td>Claim form request</td>
<td>Claim</td>
</tr>
<tr>
<td>Change of mobile phone number</td>
<td>NEWNUMBER</td>
</tr>
</tbody>
</table>

Monitoring and confidentiality.
To keep improving our service, we record and monitor all calls. This includes recording and monitoring information relating to health and medical conditions.
We will not discuss policy details with anyone other than the policyholder, unless you have given us specific approval for a relative or friend to obtain account information on your behalf. This may be verbal or written.

Change of circumstance?
If your circumstances change and you are no longer eligible for cover under this plan, don’t worry — your cover with Westfield Health can continue on an alternative plan.
Simply call our Customer Care Team today:
0114 250 2000

Monitoring and confidentiality.
To keep improving our service, we record and monitor all calls. This includes recording and monitoring information relating to health and medical conditions.
We will not discuss policy details with anyone other than the policyholder, unless you have given us specific approval for a relative or friend to obtain account information on your behalf. This may be verbal or written.
Our Privacy Promise.

We are committed to protecting the privacy of our users and customers whilst improving people’s quality of life by enabling them to make healthier choices.

We believe in being open and up front with users and customers and have developed our Privacy Promise, a quick and simple summary explaining how we manage, share and look after your personal data.

We promise to collect, process, store and share your data safely and securely:

- **You’re always in control**: Your privacy will be respected at all times and we will put you in control of your privacy with easy-to-use tools and clear choices.
- **We work transparently**: We will be transparent about the data we collect and how we use that data so that you can make fully informed choices and decisions.
- **We operate securely**: We have achieved ISO27001 certification and we will protect the data that you entrust to us via appropriate security measures and controls. We’ll also ensure through the contracts we have in place, that other businesses we work with are just as careful with your data.
- **For your benefit**: When we do process your data, we will use it to benefit you and to make your experience better and to improve our products and services.

If you’d like to know more, please read our detailed Privacy Policy available on our website and page 41 in this plan guide.

If you need to speak to us in relation to how your personal data is processed please feel free to contact our Data Protection Officer, whose details are provided below:

**Email:** dpo@westfieldhealth.com

**Post:** Data Protection Officer

Westfield Health

Westfield House

60 Charter Row

Sheffield

S1 3FZ

Everything you need to know.

This section contains important information about your cover, so please read it carefully. If you have any questions, please get in touch.

**Benefit Rules.**

Money Back and Cash Payouts

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Health and Wellbeing Services

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Personal Accident

Pages 29 to 31

Personal Accident Definitions

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**Our Privacy Policy.**

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Apply Now.

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Benefit Rules.

So you’ll know that we’ve given them a special meaning, we’ve put some words or phrases in ‘bold type’ like this in the Benefit Rules and General Terms and Conditions. Our definitions of these words and phrases are on pages 33 to 34.

Don’t forget to check the benefit tables on pages 8 to 11 to see what you’re covered for.

For each money back or receipted benefit, the tables tell you the length of the benefit period, the percentage of each receipt that you’ll be paid and the maximum that you can claim during each benefit period (benefit limit). For each fixed cash payout, the tables tell you the benefit period, the set benefit amount and where applicable how many days/nights are covered. Benefits are listed in alphabetical order.

Chiropody
Policyholder: Your maximum benefit allowance is available over a one year benefit period.

When...
• you receive and pay for treatment from a registered Chiropodist/Chiropody Practitioner (see Definitions section) and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 75% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• chiropody and podiatry consultations, assessment and treatment
We will not cover...
• any treatment that is not chiropody or podiatry
• sundry items
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

Consultation
Policyholder: Your maximum benefit allowance is available over a one year benefit period. You can use your benefit allowance for yourself, your partner and/or your dependent children.

When...
• your GP recommends referral to a Consultant Physician or Consultant Surgeon and
• you pay a registered Consultant Physician or Consultant Surgeon, who holds an appropriate qualification (see Definitions section) and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 75% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• diagnostic consultations on all levels of the plan
• payments you make to a Consultant Physician or Consultant Surgeon for treatment on levels 3, 4 or 5 of the plan

We will not cover...
• treatment on levels 1 or 2 of the plan
• consultations or treatment relating to vasectomy or sterilisation (including reversal)
• consultation or treatment relating to cosmetic surgery
• medical examinations, consultations or reports for the purpose of your employment, legal, or insurance reasons
• room fees, nursing charges, prescription items/charges or sundry items
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

Dental
Policyholder: Your maximum benefit allowance is available over a one year benefit period.

Dependent children: You have a separate allowance for dependent children. The maximum benefit allowance is shared between all your dependent children.

We will cover...
• 100% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-11

For...
• dental treatment, full* or partial dentures and dental check-ups

We will not cover...
• insurance or dental care scheme premiums/payments, registration or administration fees
• dental treatment as a result of an accident (see Dental Accident benefit)
• teeth whitening
• prescription charges
• sundry items
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

*Full Dentures
If you need full dentures (either a full upper set, full lower set or both) you can claim up to the maximum Dental Benefit, but this allowance will be available over a two year benefit period. Your receipt must confirm that full dentures have been supplied. Once you have made a claim for full dentures, all subsequent dental or denture claims will then also be assessed over a two year benefit period. If you do not claim the maximum benefit on the first claim you submit for dentures, any remaining balance may be used, within the two year benefit period, for claims for either dental treatment or dentures.

Dental Accident
Policyholder: Your maximum benefit allowance is available over a one year benefit period.

Dependent children: You have a separate allowance for dependent children. The maximum benefit allowance is shared between all your dependent children.

When...
• you pay a Dentist for treatment carried out as a result of accidental injury to teeth, caused by direct external impact to the head or body, or other accidents that cause injury by external force
• the dentist’s receipt specifically confirms treatment is a consequence of an accidental injury
• we give you details of the accident, which must have occurred after you applied for the plan
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 100% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-11

For...
• dental treatment directly related to the accidental injury

We will not cover...
• any accidental injury that has not been caused by direct external impact to the head or body
• medical examination, consultation or report for the purpose of your employment, legal or insurance reasons
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

Health Screening
Plan levels 4 and 5 ONLY.
Policyholder: Your maximum benefit allowance is available over a one year benefit period.

When...
• you pay for and receive a health screening check and
• the screening check is carried out by medically qualified staff and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 50% of the cost if you have cover on level 4 or 5, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• full/comprehensive health screening check or assessment; breast screening; heart disease screening; bone density screening

We will not cover...
• any other screening check or test not carried out as part of one of those listed above
• health screening arranged by your employer or screening carried out at your workplace
• any health screening check, medical examination, consultation or report for the purpose of your employment, legal or insurance reasons
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

Hospital Benefit
Policyholder: Your benefit is payable for a maximum of 14 days/nights in a one year benefit period.

Dependent children: Each of your dependent children has a maximum allowance of 14 days/nights in a one year benefit period.
• you are admitted as an in-patient to an NHS or private hospital/treatment centre or hospice and
• you submit your claim in accordance with section 8, General Terms and Conditions

Or on a day when...
• you are admitted to an NHS or private hospital/treatment centre as a day case patient and
• you are required to sign a consent form and are allocated a bed – the use of which is normally for a period of supervised recovery and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• you at the daynight rate for your plan level, see table of benefits on pages 8-11

For...
• a surgical procedure involving the use of theatre facilities when you’re admitted as a day patient, you sign a consent form and you have a local, regional or general anaesthetic. The surgical procedure is one that aims to treat disease, injury or abnormality by operating directly on or removing the affected body part, or removing a foreign body
• overnight in-patient admissions for treatment, tests or investigations.
• maternity related in-patient admissions from the 11th night that you have been an in-patient. You must give us evidence of the first 10 nights that you have spent in the hospital/treatment centre (these nights do not have to be consecutive)
• a dependent child required to remain in the hospital/treatment centre following its birth, from the date that the mother is discharged
• claims submitted when the patient is discharged as an in-patient

We will not cover...
• out-patient attendances, including procedures carried out in an out-patient setting
• tests or investigations e.g. biopsies and endoscopies carried out for investigative purposes as a day patient
• treatment and/or pain relief administered by injection as a day patient
• cardioversion as a day patient
• admissions for rehabilitation, domestic reasons or respite care
• attendances at a GP or Dental surgery
• maternity related admissions for the first 10 nights
• any type of in-patient admission where the hospital/treatment centre could be regarded as your permanent residence
• if you had a day surgery procedure and are admitted as an in-patient on the same day this counts as one event not two so only one daynight can be claimed.
• exclusions (see section 6, General Terms and Conditions)

Maternity/ Paternity/ Adoption

Policyholder: Benefit(s) are payable once in a one year benefit period.

When...
• you are named as mother or father on the child’s full birth certificate, or you are named as the child’s adopter and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• you at the rate for your plan level, see table of benefits on pages 8-9

For...
• single or multiple births,
• benefit is payable per child
• adoptions when the child is placed with you before their 16th birthday
• stillbirths when you send us the stillbirth certificate

We will not cover...
• exclusions (see section 6, General Terms and Conditions)

Optical

Policyholder: Your maximum benefit is available over a two year benefit period.

Dependent children: You have a separate allowance for dependent children - the maximum benefit is available over a two year benefit period and is shared between all your dependent children.

When...
• you pay an Optician and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 100% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-11

For...
• eyesight tests
• prescription spectacles, sunglasses and/or contact lenses
• solutions for use with your prescribed contact lenses
• prescription lenses to an existing frame
• repairs to prescription spectacles
• payments that you make for prescription contact lenses supplied under a monthly scheme, when you obtain an itemised receipt

We will not cover...
• frames purchased without prescription lenses
• non-prescription spectacles or sunglasses or contact lenses
• any insurance or peace of mind guarantee
• sundry items
• missed appointment fees
• exclusions (see section 6, General Terms and Conditions)

Prescription Charges

Plan levels 3, 4 and 5 ONLY.

Policyholder: Your maximum benefit is available over a one year benefit period.

When...
• you are not exempt from paying NHS prescription charges and
• you receive and pay a charge for an NHS prescription item or private prescription item, or you provide us with evidence that you have purchased an NHS prescription pre-payment certificate to pay for your prescription charges and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 75% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• hearing aids (including repairs); surgical supports that are worn; surgical corsets; trusses; surgical stockings; prosthetics; orthotic shoes (custom-made for your specific medical needs); orthotic inserts/arch supports; wigs; mastectomy bras/prothesis/swimwear

We will not cover...
• any item not specifically listed above
• any prescription charge if you have purchased an NHS prescription the amount reimbursed is the equivalent cost of an NHS prescription item in England and the number of items for your plan level.

We will not cover...
• any prescription item if you are exempt from paying prescription charges or a prescription charge does not apply
• exclusions (see section 6, General Terms and Conditions)

Therapy Treatments

Physiotherapy, Acupuncture, Chiropractic, Homeopathy and Osteopathy

Policyholder: Your maximum benefit allowance is available over a one year benefit period and represents the total for any one or combination of the treatment types.

When...
• your GP or Consultant
• you receive and pay for treatment from a registered Physiotherapist, Chiropractor or Osteopath, or an Acupuncturist or Homeopath who is a member of an approved professional organisation. Registration/membership must be relevant to the treatment that they are providing (see Definitions section) and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 75% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• physiotherapy, acupuncture, chiropractic, osteopathy, homeopathic treatment,
• homeopathic prescriptions supplied by a Homeopath as part of a consultation

We will not cover...
• any treatment that is not physiotherapy, acupuncture, chiropractic, osteopathy or homeopathy
• group sessions or classes
• scans e.g. MRI, ultrasound (see Consultation benefit)
• sundry items
• missed appointment fees
• herbs, herbal remedies, supplements or vitamins even if these have been recommended or supplied by your Physiotherapist, Acupuncturist, Chiropractor, Homeopath or Osteopath
• exclusions (see section 6, General Terms and Conditions)

Surgical Appliance

Policyholder: Your maximum benefit allowance is available over a one year benefit period.

When...
• you pay for an appliance prescribed by your GP, Consultant Physician/Consultant Surgeon, Chiroprapist/ Podiatrist, Physiotherapist, Acupuncturist, Chiropractor or Osteopath and
• if requested you provide us with evidence that the appliance was prescribed for your use and
• you submit your claim in accordance with section 8, General Terms and Conditions

We will cover...
• 75% of the cost, up to the maximum for your plan level, see table of benefits on pages 8-9

For...
• hearing aids (including repairs); surgical supports that are worn; surgical corsets; trusses; surgical stockings; prosthetics; orthotic shoes (custom-made for your specific medical needs); orthotic inserts/arch supports; wigs; mastectomy bras/prothesis/swimwear

We will not cover...
• any item not specifically listed above
• any prescription charge if you have purchased an NHS prescription the amount reimbursed is the equivalent cost of an NHS prescription item in England and the number of items for your plan level.

We will not cover...
• any prescription item if you are exempt from paying prescription charges or a prescription charge does not apply
• exclusions (see section 6, General Terms and Conditions)

General Terms and Conditions
## Health and Wellbeing services.

### 24 Hour Helpline

**Legal, Debt and speak to a Counsellor - for you and your family.**

**Phone**

0800 092 0987 or 0145 525 5123.

Available 24 hours a day, every day. Call charges may apply.

Calls are not recorded. This is a confidential service; the content of your call will only be divulged if you or someone else is at risk of serious harm.

Please have your scheme number ready when you call.

Our 24 Hour Helpline is an advice and information line provided by Health Assured Ltd.

The telephone service can be used by you, your partner and adult dependent children who are 18 to 24 years old, in full-time education and living with you, this includes children living away from home during term time. There’s a scheme number in your welcome letter that you and your family must use when you call. The scheme number doesn’t identify individual callers.

### Telephone Care Advisory Services

**Make informed care choices for yourself and elderly relatives.**

**Phone**

UK 0114 303 1060

Available 8am-6pm, Monday to Friday except Christmas Eve and public holidays.

Please have your Westfield Health policy number ready when you call.

Our Telephone Care Advisory Services are provided by Grace Consulting.

You can use the Westfield Health care advisory team to support you with your own care, or the care of any of you/your partner’s elderly relatives defined as 65 or over (including your partner if aged 65+).

The care advisory team can help you with your role as a carer. They will also discuss your own care needs, or those of you/your partner’s elderly relatives, and inform and help you to resolve all care issues, including researching the most appropriate care providers for each personal situation.

### What’s covered

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>What’s not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔ Unlimited use of our confidential telephone service, giving you and your family support from a team of qualified professionals.</td>
<td>× Face to face counselling or structured telephone counselling.</td>
</tr>
<tr>
<td>✔ Telephone support from a fully trained counsellor on issues such as: stress; anxiety; family problems; bereavement; money management; depression; relationships; problems at work; substance misuse. You can speak to a counsellor on the telephone but as it is a new call each time you won’t be able to speak to the same counsellor. There is no element of ongoing counselling.</td>
<td>× Crisis care: this is not an emergency service. At busy times, it may be necessary to take your details and arrange a convenient time for the most appropriate counsellor, legal advisor or health professional to call you back.</td>
</tr>
<tr>
<td>✔ Free telephone legal information from an experienced legal professional on a wide range of issues e.g. consumer disputes; property; motoring; landlord/tenancy; debt; welfare benefits; matrimonial; family; wills and probate.</td>
<td>× Telephone counselling won’t be offered if it’s clinically inappropriate for the service to take your case e.g. if it would be more beneficial for you to seek long-term counselling or medical care.</td>
</tr>
<tr>
<td>✔ A sympathetic professional at the end of the phone giving you the time you need to talk about your health and wellbeing. The team of medical professionals will give you easy to understand expert advice and information on a wide range of health and lifestyle issues including: medical symptoms and conditions, medical and surgical treatments; hospital tests and procedures; childhood illnesses; caring for the elderly; diet and exercise; reducing alcohol consumption; stopping smoking.</td>
<td>× Diagnosis of a medical condition or issuing a prescription: the service gives general guidance only and isn’t intended to replace your normal personal medical care.</td>
</tr>
<tr>
<td>× Exclusions (see section 6, General Terms and Conditions)</td>
<td>× Exclusions (see section 6, General Terms and Conditions)</td>
</tr>
</tbody>
</table>

### Care After Hospital

**18 hours of home care services following an overnight stay in hospital.**

**Phone**

UK 0114 303 0176

Available 8am-6pm, Monday to Friday except Christmas Eve and public holidays.

Please have your Westfield Health policy number ready when you call.

Our Care After Hospital benefit is arranged and administered by Grace Consulting and underwritten by Astreiska Insurance Limited (AIL). AIL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number: 202846. Westfield Health collects and holds insurance premiums (including return premiums) as an agent of AIL.
You must contact the Westfield Health care advisory team at Grace Consulting so that they can find the Home Care for you.

The allowance of 18 hours Home Care is available for you to share with one relative aged 65 or over who must be either your Partner or your Parent.

The first home visit must occur within 14 days of discharge from Hospital, and Home Care must be delivered within 28 days of that first home visit.

### What's covered

<table>
<thead>
<tr>
<th>What's covered</th>
<th>What's not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Unlimited telephone care advice from the Westfield Health care advisory team at Grace Consulting.</td>
<td>× Any Home Care that hasn't been arranged in conjunction with and with the approval of the Westfield Health care advisory team at Grace Consulting.</td>
</tr>
<tr>
<td>✓ Rapid research into appropriate care providers, and a written report for you to make an informed choice.</td>
<td>× Home Care for your partner or parent if they are aged under 65, or for anyone else other than you.</td>
</tr>
<tr>
<td>✓ Up to 18 hours of Home Care services in any 12 consecutive months.</td>
<td>× Home Care that does not follow a Hospital In-patient admission.</td>
</tr>
<tr>
<td>× Payments for the first 18 hours of Home Care, at the money back rate that applies to your level of cover, paid on your behalf. Please see the table of benefits on pages 8-9 for the money back rate.</td>
<td>× Home Care that commenced more than 14 days after discharge from hospital, or Home Care delivered more than 28 days after the first home visit.</td>
</tr>
<tr>
<td>× Home Care that follows a Hospital In-patient admission due to a pre-existing medical condition.</td>
<td></td>
</tr>
<tr>
<td>× Home Care that follows a Hospital In-patient admission during your qualifying period.</td>
<td></td>
</tr>
<tr>
<td>× Home Care that exceeds 18 hours in any consecutive 12 month period.</td>
<td></td>
</tr>
<tr>
<td>× Home Care provided by a care provider who is not registered with the Care Quality Commission or an equivalent national body.</td>
<td></td>
</tr>
<tr>
<td>× Care that is not domestic or personal care. For example nursing or medical care are excluded.</td>
<td></td>
</tr>
<tr>
<td>× Discharge expenses such as medical equipment, assisted living aids, medicines, and transport from Hospital to home.</td>
<td></td>
</tr>
<tr>
<td>× Exclusions (see section 6, General Terms and Conditions)</td>
<td></td>
</tr>
</tbody>
</table>

### How do I access Care After Hospital?

Care After Hospital is not a cash benefit: you must follow these simple steps so that the care advisory team can find the Home Care for you.

**Step 1**

Ring the care advisory helpline. You'll need your Westfield Health policy number. The care advisory team will explain how the service works and they'll email you a claim form for the Hospital to complete.

**Step 2**

Before they can arrange a Home Care package the care advisory team will discuss your, or (with their permission) your partner's or your parent's needs with you. Our Home Care package is not intended to replace any discharge arrangements such as Intermediate Care made by the Hospital, NHS community care team, or Local Authority, but to complement them. Our care advisory team will provide advice about your statutory entitlements and carry out rapid research into appropriate care providers, and provide a written report for you to make the final choice.

**Step 3**

The care provider that you select will visit you, or your partner or parent, to agree a package of care with you and carry out an assessment.

**Step 4**

You will advise the care advisory team of the agreed Home Care to be delivered, the commencement date, and home visit timings. The care advisory team will confirm this with the care provider.

**Step 5**

The care advisory team will pay the care provider for the first 18 hours of Home Care, at the money back rate that applies to your level of cover. If your cover level means you are liable for part of the cost, then the care provider will invoice you direct for this part. Let the care advisory team know if you, or your partner or parent, need any further help.

### DoctorLine™

**Round the clock advice from a GP.**

- **Phone**
  - 0345 612 3861 or 0203 858 9094. 24 hours a day, every day. Call charges may apply.
  - Webcam appointments are available between 8.30am-6.30pm UK time; Monday to Friday, except on public holidays. All consultations are confidential, but calls and any visual images will be recorded for your protection.
  - Please have the Westfield Health policy number ready when you call to arrange a telephone or webcam consultation.

**Our DoctorLine™ service is provided by Medical Solutions UK Ltd.**

You and your resident family can call DoctorLine™ from anywhere in the world, 24/7. An experienced healthcare operator will take your details and arrange a call back at a time that suits you. During surgery hours you can choose to have a virtual consultation, if you've access to a webcam and broadband.

It’s reassuring to know that your consultation will be with a qualified practising GP, who’ll give you advice and in most cases a diagnosis. You can discuss anything that you’d usually ask your own GP about, from common ailments to sensitive or confidential concerns. You might want to talk about travel inclusions, side effects from your medication, or a health story you’ve seen in the news. DoctorLine™ is the closest thing to a surgery appointment, but without the wait.

If the DoctorLine™ GP thinks that prescription medicine would be appropriate, they may offer to send a private prescription electronically to a registered online pharmacy service from where the medication will be sent directly to you. When the prescription is issued before 4pm it is usually delivered the next working day. The online pharmacy service will call you to take your payment by credit or debit card. Simply confirm your payment details and delivery address and they’ll arrange delivery of the medication to your home or place of work.

### What's covered

<table>
<thead>
<tr>
<th>What's covered</th>
<th>What's not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Telephone consultations with a qualified practising GP.</td>
<td>× Emergencies or urgent consultations; DoctorLine™ isn’t intended to replace your own GP or the emergency services.</td>
</tr>
<tr>
<td>✓ A call back at the time of your appointment. You don’t pay for the call whether you’re at home, work, or travelling anywhere in the world.</td>
<td>× Any charges for receiving a call to your mobile e.g. while you’re outside the UK.</td>
</tr>
<tr>
<td>✓ Virtual consultations using state of the art webcam technology so that you can show the GP your symptoms to help with a diagnosis. The GP can use 3D medical images of the body to explain your medical condition.</td>
<td>× Face to face consultations at a doctor’s surgery.</td>
</tr>
<tr>
<td>✓ An electronic private prescription service, that delivers the medication that you buy to your home or place of work.</td>
<td>× Private prescriptions can’t be sent directly to you, or your own pharmacy.</td>
</tr>
<tr>
<td>✓ DoctorLine™ may offer to update your own GP about your consultation; this is particularly important if you’ve been prescribed medicine.</td>
<td>× The cost of the private prescription medication and delivery charges.</td>
</tr>
<tr>
<td>✓ DoctorLine™ can’t prescribe controlled drugs.</td>
<td>× You can’t use a recommendation from a DoctorLine™ GP to claim any other plan benefits.</td>
</tr>
<tr>
<td>✓ Exclusions (see section 6, General Terms and Conditions)</td>
<td></td>
</tr>
</tbody>
</table>

- **DoctorLine™** is a trademark of Medical Solutions UK Ltd.
Health Club Concession
Helping you to get fit for less.

Online
www.westfieldhealth.com to log onto your account, or to register for My Westfield access; then choose Health Club Concession to link through to the Health Club Locator.

Phone
0345 123 5327 or 0115 850 7442 9am-5pm, Monday to Friday except public holidays. (Calls may be recorded).

Our Health Club Concession is provided by roadtohealth Ltd.

To register you'll need your Westfield Health policy number. Full instructions are on the roadtohealth website.

Your cover has been designed to help keep you in the best possible health. With access to discounted membership at local gyms you can start improving your health right away. Simply use the online Health Club Locator to find your best deal.

What's covered | What's not covered
---|---
✓ Easy online access to concessionary membership deals from a national network of health clubs. | × Some deals aren't available to existing health club members.
✓ Seasonal offers that are regularly updated. | × Exclusions (see section 6, General Terms and Conditions)
✓ Online vouchers that you print and take to your chosen health club. | |
✓ A telephone helpline if you can't register online or have any questions. | |

Westfield Rewards
Helping your money go further.

Visit www.westfieldrewards.co.uk to register for Westfield Rewards.

Helpdesk 0345 299 4194 or 0203 583 7020 Available 24 hours a day, 7 days a week, 365 days a year. Calls may be monitored or recorded to confirm that your instructions have been carried out and to help improve the quality of service.

To activate your Westfield Rewards registration you’ll need your Westfield Health policy number and your email address.

Westfield Rewards is provided by Reward Gateway.

You’ll get a discount when you buy Reloadable Cards to spend in some high street stores and supermarkets. Please allow time for the card to be sent to you and be activated if you want to use it by a specific date. You can top-up your card’s balance at any time online, or by calling the helpdesk. If you change your mind within 14 days you can ask Westfield Rewards for a refund if you haven’t activated the card. Top-ups aren’t refundable. Reloadable Cards are just like cash, so keep them safe and if your card is lost or stolen tell the Westfield Rewards helpdesk straightaway.

Cashback is another easy way to save you money. Simply check out the Cashback rate for a participating retailer and then connect to their online store via the Westfield Rewards link. Cashback is credited to your Cashback account when your purchase has been confirmed. Cashback isn’t payable if you cancel, return the goods or don’t use the Westfield Rewards link. When you want to withdraw your Cashback just follow the online instructions. If your Westfield Health cover ends you must claim your Cashback within 30 days.

You simply manage your Westfield Rewards account online. Full terms of use are on the Westfield Rewards website. Westfield Rewards are always happy to help if you have any questions.

<table>
<thead>
<tr>
<th>What's covered</th>
<th>What's not covered</th>
</tr>
</thead>
</table>
✓ Offers on a wide range of goods and services. | × Cashback won’t be paid if you get a refund for anything that you’ve bought.
✓ Cashback when you buy online through a link on the Westfield Rewards website. | × Cashback won’t be paid if you don’t complete your purchase online through the link on the Westfield Rewards website.
✓ Discounts when you buy Reloadable Cards to spend in participating high street stores and supermarkets. | × Any money spent on a Reloadable Card that’s been lost or stolen: report your loss to Westfield Rewards as soon as possible so that they can cancel the card.
✓ Instant vouchers are a quick and easy way to save. Order the amount you want and then download the voucher from your account to use in store or online for an instant discount. | × Exclusions (see section 6, General Terms and Conditions)

Personal Accident
Just for you.

Chubb European Group SE (Chubb) underwrites your personal accident cover. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with the registration number 450 327 374 RCS Nanterre. Their registered office is La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE is supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of their regulation by the Financial Conduct Authority are available from Chubb on request.

You can find details about the firm by searching ‘Chubb European Group SE’ online at https://register.fca.org.uk/.

Additional information can be found at: www.chubb.com/uk

Please read this summary together with the full terms and conditions of your personal accident cover.

- If you suffer bodily injury as a direct result of an accident which within 24 months of the accident results in death or disablement, benefit will be paid in accordance with the scale outlined on page 30.
- You are not covered for any accident that happened before your personal accident cover started, or after your personal accident cover finished.
- You must be under 75 years old at the time of the accident to qualify for permanent total disablement benefit. If you are 75 or over Chubb will assess your claim based on the degree of your permanent disability instead.
- The maximum amount of benefit that Chubb will pay for one accident is equivalent to the amount for permanent total disablement, item 2 in the scale on page 30.
- If Chubb pays the benefit for loss of limb they won’t also pay for parts of that limb.
- If you already had a disability or condition before your accident Chubb will take this into account and it may reduce the amount of permanent disability benefit that you get.
- Please submit your personal accident claim within 60 days, or as soon as reasonably possible, after the time of the accident.
<table>
<thead>
<tr>
<th>What's covered</th>
<th>What's not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Accidental bodily injury that causes your death within 24 months of the time of your accident.</td>
<td>✗ Any accident that happened before your personal accident cover started or after your personal accident cover ended.</td>
</tr>
<tr>
<td>✓ Accidental bodily injury that causes your permanent total disablement within 24 months of the time of your accident.</td>
<td>✗ Permanent total disablement benefit if you are 75 or older: Chubb will assess your claim based on the degree of your permanent disability instead.</td>
</tr>
<tr>
<td>✓ Accidental bodily injury that causes your permanent disability within 24 months of the time of your accident.</td>
<td>✗ Bodily injury caused or contributed to in any way by war, except when war is declared in the country that you are travelling to after you’ve already left the country where you live.</td>
</tr>
<tr>
<td>✗ Bodily injury caused or contributed to in any way because you are: a full time member of the armed forces of any nation or international authority; you are on active service as a member of any reserved forces.</td>
<td>✗ Bodily injury caused or contributed to by your suicide, attempted suicide or deliberate self-inflicted injury, regardless of the state of your mental health.</td>
</tr>
</tbody>
</table>

**Personal Accident**

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
<th>Coverage Level 3</th>
<th>Coverage Level 4</th>
<th>Coverage Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Death as a result of an accident</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
</tr>
<tr>
<td>2</td>
<td>Permanent total disablement</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
</tr>
</tbody>
</table>

**Permanent disability benefits**

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
<th>Coverage Level 3</th>
<th>Coverage Level 4</th>
<th>Coverage Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Loss of sight - both eyes</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
</tr>
<tr>
<td>4</td>
<td>Loss of speech</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
</tr>
<tr>
<td>5</td>
<td>Loss of limb - one or more limbs</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£30,000</td>
</tr>
<tr>
<td>6</td>
<td>Loss of sight - one eye</td>
<td>£5,000</td>
<td>£10,000</td>
<td>£15,000</td>
</tr>
<tr>
<td>7</td>
<td>Loss of hearing - both ears</td>
<td>£5,000</td>
<td>£10,000</td>
<td>£15,000</td>
</tr>
<tr>
<td>8</td>
<td>Loss of hearing - one ear</td>
<td>£1,500</td>
<td>£3,000</td>
<td>£4,500</td>
</tr>
<tr>
<td>9</td>
<td>Loss or loss of use of:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a foot below the level of the ankle (talo-tibial joint)</td>
<td>£5,000</td>
<td>£10,000</td>
<td>£15,000</td>
</tr>
<tr>
<td></td>
<td>a hip, knee, ankle or thumb</td>
<td>£2,000</td>
<td>£4,000</td>
<td>£6,000</td>
</tr>
<tr>
<td></td>
<td>a forefinger or big toe</td>
<td>£1,500</td>
<td>£3,000</td>
<td>£4,500</td>
</tr>
<tr>
<td></td>
<td>any other finger</td>
<td>£1,000</td>
<td>£2,000</td>
<td>£3,000</td>
</tr>
<tr>
<td></td>
<td>any other toe</td>
<td>£500</td>
<td>£1,000</td>
<td>£1,500</td>
</tr>
<tr>
<td>10</td>
<td>Permanent and total loss of use of:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>the back or spine below the neck, with no damage to the spinal cord</td>
<td>£4,000</td>
<td>£8,000</td>
<td>£12,000</td>
</tr>
<tr>
<td></td>
<td>the neck or cervical spine, with no damage to the spinal cord</td>
<td>£3,000</td>
<td>£6,000</td>
<td>£9,000</td>
</tr>
<tr>
<td></td>
<td>a shoulder elbow or wrist</td>
<td>£2,500</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
</tbody>
</table>

**When will my personal accident cover start?**

Your personal accident cover always starts on the date we receive the application for your cover. This is regardless of your Good4you Health Cash Plan registration date.

Chubb won’t pay any benefit if the time of the accident was before we received your application date for a policy.

If your plan level changes your level of personal accident cover changes on the date that we receive the application, not on the registration date for your new plan level.

**How do I make a claim?**

We understand that it’s likely to be a difficult time if you’ve had an accident. You, or someone acting on your behalf, should contact the Westfield Health Customer Care Team within 60 days or as soon as reasonably possible after the accident. We’ll send out a personal accident claim form for you to fill in and return to us. We’ll then forward the completed claim form onto Chubb and they’ll contact you to explain what happens next.

If there’s any delay in you notifying a claim to us it could be detrimental to Chubb investigating and assessing the claim: this may impact the claim being paid at all, or the amount of the claim that’s paid.

**Could my claim be affected by sanctions?**

Chubb will not pay any claims which would result in Chubb being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

Chubb will clearly explain the reasons to you, or the person acting on your behalf, if your claim is affected.
Personal Accident Definitions

We’ve put some words or phrases in ‘bold type’ like this, so that you’ll know that Chubb has given them these special meanings for your personal accident cover. The definitions of other words and phrases in ‘bold type’ are in the General Terms and Conditions section on pages 33 to 34.

Accident/Accidental
A sudden, identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

Air sports
Airborne leisure activities, for example:
• ballooning
• bungee-jumping
• gliding
• hang-gliding
• micro lighting
• paragliding
• parascending

Bodily injury
• Injury to you which happens whilst the personal accident cover is in force and which is caused only by an accident and on its own, within 24 months of the accident leads to permanent disability or death and results in a claim covered under this policy.

Loss of hearing
Permanent profound deafness, which means the quietest sound you can hear is louder than 90 decibels when you’re tested by a qualified audiologist.

Loss of limb
With reference to:
• an arm – amputation or complete and permanent loss of all functional use – at or above the wrist joint
• a leg – amputation or complete and permanent loss of all functional use – at or above the ankle (talo-tibia joint)

Loss or loss of use
Amputation or permanent loss of all functional use.

Loss of sight - both eyes
Permanent blindness, which based on medical evidence you will never recover from, and which results in your name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government.

Loss of sight - one eye
Permanent blindness, which based on medical evidence you will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

Loss of speech
Permanent and total loss of speech as confirmed by a GP or Consultant Physician.

Permanent disability
Any form of functional disability which has lasted for at least 12 months and from which, based on medical evidence, you will never recover.

Permanent total disablement
If you were in gainful employment at the date of the accident:
A permanent disability which stops you from carrying out gainful employment for which you are fitted by way of training, education or experience.

Or if you were not in gainful employment at the date of the accident:
A form of permanent disability calculated on a medical assessment by Chubb or an independent medical expert appointed by Chubb, which results in your inability to perform, without assistance from another person, at least two of the following activities of daily living:
• eating
• getting in and out of bed
• dressing and undressing
• toileting
• walking 200 metres on level ground

Time
The Standard Local Time where you permanently live.

War
Armed conflict between nations, invasion, act of foreign enemy, civil war or taking power by organised military force.

Consultant Physician/
Consultant Surgeon
A registered Consultant Physician or Consultant Surgeon, including any individual holding an appropriate Consultant Physician or Consultant Surgeon position within a private or registered hospital/treatment centre.

The Consultant must not be you, your partner or a member of your family.

Agreement
The contract between Westfield Health and you for the provision of the plan governed by the terms and conditions set out in this guide.

Bed
A bed, or similar facility e.g. a reclining chair in a hospital/treatment centre calls a bed.

Benefit Period
The period of time over which each separate benefit is available to claim. See section 7, General Terms and Conditions.

Chiroprist/Podiatrist
A fully qualified practitioner who is registered with the Health and Care Professions Council (HCPC).

The Chiroprist/Podiatrist must not be you, your partner or a member of your family.

Chiropractor
A fully qualified practitioner who is registered with the General Chiropractic Council.

The Chiropractor must not be you, your partner or a member of your family.

Dependent Child
A child who is:
• your child, your partner’s child, a child that you or your partner have legally adopted or have legal guardianship of
• under 18 years old and
• not married/not in a civil partnership and
• living with you or is financially dependent on you and lives in the UK, Channel Islands or Isle of Man.

E United Kingdom pounds sterling.

Acupuncturist
A fully qualified practitioner who is a Member of the British Acupuncture Council or Fully Accredited Member of the British Medical Acupuncture Society.

The Acupuncturist must not be you, your partner or a member of your family.

Elderly Relative
Any relative aged 65 or over, including your Partner, Parents, aunts, uncles, etc, but excludes friends and neighbours.

GP
A General Practitioner who’s registered with the General Medical Council and who works in general practice.

Hearing Aid
An electronic device usually worn in or behind the ear of a hearing impaired person for amplifying sound.

Home Care
Domestic and personal care such as help with dressing, washing, bathing or shaving, toileting, getting in or out of bed, eating, drinking, taking medication, communicating, preparing meals, cleaning, laundry and ironing, shopping, and companionship.

Homeopath
A fully qualified Homeopath who is a member of one of the following professional bodies:
• Member of the Faculty of Homeopathy
• Licensed or Registered Member of the Society of Homeopaths
• Registered Member of the UKHMA
• Member of the Alliance of Registered Homeopaths
Parents

The Osteopathic Council is registered with the General Practice Committee of the Royal College of General Practitioners. The National Health Service.

A medical facility that:
• has permanent facilities for
• offers hospital/treatment
• has an equivalent register if the Practitioners Council (NMC) register (or the Nursing and Midwifery Council (NMC) register (or an equivalent register if the other applicable register is used in the UK).

Hospice

A facility that provides
• offers hospital/treatment
• has facilities for medical practitioners to diagnose and treat injured or sick people.

In-patient

Admission to a hospital/treatment centre or hospice for a full night stay or for a longer period. As an in-patient or day patient.

NHS

The National Health Service.

Optician

A fully qualified Optician who is registered with the General Optical Council.

The Optician must not be you, your partner or a member of your family.

Osteopath

A fully qualified Practitioner who is registered with the General Osteopathic Council.

The Osteopath must not be you, your partner or a member of your family.

Outpatient

A patient that attends a hospital/treatment centre, clinic or a day hospital.

Parents

Your natural or lawful father or mother, including adoptive parents. A step parent married to your natural parent is also covered.

We may ask you for proof of your relationship with that person.

Partner

A person who:
• you live with that you're married to in a civil partnership with or
• you permanently live with as if you're married to them in a civil partnership.

We may ask you for proof of your relationship with that person.

Physiotherapist

A fully qualified Practitioner who is registered with the Health and Care Professions Council (HCPC). The Physiotherapist must not be you, your partner or a member of your family.

Plan

The Good4you Health Cash Plan.

Policyholder

The person in whose name the plan is held (sometimes called the lead name on a policy). We send all communications to the person named as the Policyholder.

Pre-existing medical condition

This plan is only intended to cover new medical conditions.

You, your partner and your dependent children will not be entitled to claim the following benefits for any pre-existing medical conditions:

Care After Hospital; Chiroprody; Consultation; Dental Accident; Health Screening; Hospital Benefit; Prescription Charges; Surgical Appliance; Therapy Treatments.

1. Who can have cover

You must reside in the United Kingdom, Jersey or Isle of Man for a minimum of 180 days each year to be a Good4you Plan policyholder.

You must be at least 16 years old and younger than 66 years of age to apply for the plan. Existing policyholders applying to transfer to a higher level of cover must be under 66 years of age.

Policyholders are not required to leave the plan once they become 66 and can transfer to a lower plan level at any age.

Professional and semi-professional sportspersons are not eligible for the plan.

You must satisfy yourself that this plan and the level of cover you decide to apply for are right for you. Neither Westfield Health, Chubb nor Aestras Insurance Limited will provide any advice in this regard but you are of course free to seek information or advice from a professional advisor.

If you are not sure whether a fact not relevant or not.

Qualifying period

The period of time you, your dependants, have to wait before you can use a benefit. You can read a full explanation of how qualifying periods work on page 36.

Registration date

The first day of the current month if we accept your application before the 15th of the month.

The first day of the next month if we accept your application on or after the 15th of the month.

UK/United Kingdom

The United Kingdom of Great Britain and Northern Ireland i.e. England, Scotland, Wales and Northern Ireland.

Welu/our

Westfield Contributory Health Scheme Limited.

You/yourself

The Westfield Health policyholder.

Care After Hospital; Chiroprody; Consultation; Dental Accident; Health Screening; Hospital Benefit; Prescription Charges; Surgical Appliance; Therapy Treatments.

For Personal Accident cover Chubb will take into account any disability or condition that you already had when they assess the amount of disability benefit they will pay as a result of a subsequent accident.

Please read the definition of a pre-existing medical condition on page 34 carefully. We may ask for information from your GP to confirm any details regarding pre-existing medical conditions.

The application form, together with any information that you give, forms part of the contract of insurance.

If we discover that we have paid any claims relating to a pre-existing medical condition, we will seek to recover any monies from you that have been paid to you that you were not due to under the terms and conditions of the plan.

We may terminate your policy and we may seek to recover from you any costs that we have had to pay.

It may be necessary for us to request a medical report from your GP, Consultant Physician or Consultant Surgeon. We will only request a report when it is reasonably necessary and under the Access to Medical Reports Act 1988, if a medical report is required we will write to you first to tell you why. If you, or where applicable another person covered on your policy, do not give us your consent we may terminate your policy.

We will usually agree to continue your policy on condition that any pre-existing medical conditions are not covered on your policy. If you are applying to increase your level of cover you will not be entitled to claim for pre-existing medical conditions from that date and you may pay the full premium by you.

2. Pre-existing medical conditions

This plan is only intended to cover new medical conditions.

You, your partner and your dependent children will not be entitled to claim or use the following benefits and services for any pre-existing medical conditions:

Continued overleaf
when direct debit to westfield health.

you provided false information, claims or failed to disclose all the relevant information when you applied or it was subsequently applied to increase your plan level, or submitted a claim.

you, or anyone covered on your policy, fails to comply with any request for information relating to a claim or an application for cover.

you submit a claim that is fraudulent or that we reasonably believe to be intentionally false and/or misleading and/or exaggerated.

you (or anyone covered on your policy) act in a threatening or abusive manner, e.g. violent behaviour; verbal abuse; sexual or racial harassment, towards a member of our organisation, or one of our suppliers.

you fail to abide by any of the terms and conditions of this plan.

should we cancel your cover you will have no right to make any further claim on the plan. in addition, we may also seek to recover any monies from you that have been paid to you that were not due to the terms and conditions. if premiums for your cover have been paid in advance we may refund premiums paid beyond the required minimum number of consecutive months for which premiums were paid.

we will notify you in writing our reason for cancelling your cover and you have the right to appeal to us through our published complaints procedure, which is available online.

if your policy is terminated we will not accept you for cover with us again on any plan.

4. PREMIUMS

PREMIUMS are payable by monthly direct debit to Westfield Health. When you take out a policy, or upgrade your cover, we will notify you when your first payment will be collected. to bring your premiums up to date, it may be necessary to take payment for 2 or more months premiums at the first collection. we will not process any claims until we have received a payment that covers the dates for which you are claiming. for more information please refer to section 7, how to claim.

your policy will lapse if you do not keep your premiums up to date. if you owe more than one month’s premium on levels 3, 4 or 5 or three month’s premiums on levels 1 or 2 you will not be entitled to remain in the plan.

you will not be entitled to use any of the services included in the plan and we will not pay your claim if premiums have not been paid to cover the dates(s) for which you are claiming. if we receive your claim your premiums are not paid up to date for any reason, we will not process your claim at that time. if you remain in the plan, claims will be held until you have made a payment that covers the dates(s) for which you are claiming. if you do not continue to pay your premiums all benefit under the plan will cease on the date that you have paid up to.

we will not accept payment for more than 13 months cover in advance.

PREMIUMS include insurance premium tax at the current rate and are subject to review in respect of any changes in taxation.

where a benefit included in the plan is underwritten by another insurer, our agency agreements with insurers allow us to hold the premiums you pay in respect of these elements of the product as agent of the insurer and therefore payment to us means the same as if you have paid that insurer direct. this does not affect elements that we underwrite. 5. QUALIFYING PERIODS

new policyholders or those who transfer to a higher level of cover will have to wait the relevant qualifying period before they are eligible for most benefits. the qualifying period starts from your date of registration, at that plan level. following your date of registration you must renew your monthly contract with us for the required minimum number of consecutive months, detailed below, to qualify for each benefit.

available from the date of registration:

• 24 hour helpline; doctorline™; health club concession; personal accident cover; telephone care advisory service; westfield rewards.

10 months qualifying period – all plan levels:

• maternity/paternity/adoption benefit
• 3 months qualifying period – levels 1 and 2

all other benefits
• 6 months qualifying period – levels 3, 4 and 5

all other benefits

changes to your level of cover

if you transfer to a higher plan qualifying periods for benefit at the lower level are as shown above. during the qualifying period we will pay benefit at the lower plan level, if you have benefits available.

if you transfer to a lower level of cover we will pay benefits at the lower plan level from the registration date of the transfer, providing you had already completed the required qualifying period during the time you were at the higher plan level and you have benefit available. benefit periods and benefits paid at the higher plan level will be taken into account when assessing entitlement to benefit at the lower level.

former policyholders

in addition to the above, if you have been a former policyholder with westfield health and your policy has lapsed, we will take into account claims paid under your previous cover when assessing your entitlement to benefit on your new policy.

the date that each benefit will be available to claim will depend upon:

• the good4you plan level that you are applying for
• the plan and plan level that you were previously covered on
• claims previously paid and the benefit periods relating to those claims

transferring plans

for policyholders who transfer to the good4you plan from another westfield health plan previous claims or any policy that may be taken into account when assessing your entitlement to benefit.

our customer care team can explain the qualifying periods and benefit entitlement that apply to you, following a lapse in your cover or transfer from another westfield health plan.

6. exclusions

the list of exclusions, below, should be read in conjunction with the benefit rules section before receiving treatment or paying for goods and services for which you intend to claim.

we will not cover:

• any claim that is not submitted in accordance with section 8, general terms and conditions
• any claim that is submitted when not covered under the plan, are in breach of the plan and/or general terms and conditions

claims that arise as a result of a pre-existing medical condition. see section 2, general terms and conditions for details of the policies and the benefits that exclude cover for pre-existing medical conditions.

• any charges that a hospital, medical centre, practitioner or any other organisation makes for filling in a claim form or providing any information we ask for relating to a claim

• benefit for treatment, goods or services within your previous covering or qualifying period.

if you transfer to a higher level of the plan a new qualifying period will apply. until you have completed the new qualifying period we will pay benefit at your previous plan level, provided that you have entitlement to that benefit

• any claim or expense of any kind arising from direct consequence of any criminal proceedings brought against you

• any claim or expense of any kind caused directly or indirectly by ionising radiation or contamination by any nuclear fuel, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear machinery or part of it

• any claim or expense of any kind directly or indirectly arising as a result of war, invasion, terrorism, rebellion or revolution

7. benefit period

a separate benefit period applies to each benefit and these are detailed in the benefit rules section.

you must have benefit available for the date(s) on which you paid for treatment, goods or services. for hospital benefit and maternity/paternity/adoption benefits you must have benefit available, for the date(s) that you are claiming.

when you have full benefit available the benefit period will start on the following dates:

• for hospital benefit the benefit period begins on the first day or night that we pay benefit for

• the maternity/paternity/adoption benefit period begins on the first day or night that the baby is placed with you for adoption

• for care after hospital benefit the benefit period begins on the first day we pay benefit

• for all other benefits the benefit period begins on the date that you paid for the treatment, goods or service.

during each benefit period you can submit more than one claim under each benefit, however, we will not pay more than the maximum allowance for your plan level.

the benefit period that each claim falls into is determined by:

• the date of birth/adoption placement for maternity/paternity/adoption benefits
• for hospital benefit the date that you are an in-patient or the date that you attend for day surgery
• the date that home care was provided for care after hospital benefit
• the date of your payment for treatment goods or services

when a benefit period ends full benefit will again become available to claim. any unused benefit will not be carried forward from one benefit period to the next. the new period for that benefit will not begin until you submit the next claim and will start according to the criteria set out above.

8. how to claim

the quickest way to claim is online. submit your optical, dental, chirpody and therapy treatment claims online and you’ll get the money back even quicker. these can be submitted via our my westfield, register your details and follow the instructions on how to claim.

if you’re claiming for any other benefit or if your claim is for your dependent child (you can claim online for their optical and dental claims), you’ll need to complete a paper claim form and post it to us with your original receipt. claim forms can be downloaded from our website at www.westfieldhealth.com.

we must submit claims on behalf of every person covered on your policy. our paper claim form must be signed and dated by you.

we won’t pay a claim until you or your hospital/medical centre has received and paid for the treatment, goods or service.

to be entitled to claim, the premiums for your cover must be paid up to and including:

• the date on which you made each payment for treatment, goods or services
• the nights you were an in-patient for hospital benefit
• the date you attended for day surgery, for hospital benefit
• the child’s date of birth for maternity/paternity/adoption
• the date of any explosion, invasion, terrorism, rebellion or revolution
• the date of any accident, for personal accident

for all benefits where you (or a continued overleaf
We do not accept the following:

- photocopies of receipts, invoices without a supporting receipt or credit/debit card receipt without an accompanying itemised receipt
- receipts where only a part of the payment has been paid, including receipts showing a balance outstanding
- claims for payment(s) made in advance for a course of treatment, a service or goods: except when the receipt also confirms that prior to claiming you have received the treatment, goods or service. The receipt must detail what you have received the treatment, goods or service and we must receive it within 13 weeks of the payment date — see below
- the only exception to this is when you provide us with written evidence that you have paid, or a payment agreement/credit agreement for treatment, goods or services that you have received. The date is the one you pay the first instalment, determined by the benefit period that your claim falls into and we will pay you up to the benefit balance available on that date. ONLY towards the full cost of the treatment, goods or service purchased by the credit agreement. If you do not pay the full cost of the treatment, goods or service purchased by the credit agreement, we may accept a partial claim, subject to any conditions.
- the supplier or practitioner’s name, address and daytime contact number
- details of your treatment, goods or service purchased
- dates and reason why you have paid for treatment, goods or service purchased
- receipt detailing the payment you have paid for treatment, goods or service purchased
- separate itemised details of the date and amount of payment
- where only a part of the payment has been paid, including receipts showing a balance outstanding
- receipts where only a part of the payment has been paid, including receipts showing a balance outstanding
- photocopies of receipts, invoices without a supporting receipt or credit/debit card receipt without an accompanying itemised receipt
- receipts where only a part of the payment has been paid, including receipts showing a balance outstanding
- claims for payment(s) made in advance for a course of treatment, a service or goods: except when the receipt also confirms that prior to claiming you have received the treatment, goods or service. The receipt must detail what you have received the treatment, goods or service and we must receive it within 13 weeks of the payment date — see below
- the only exception to this is when you provide us with written evidence that you have paid, or a payment agreement/credit agreement for treatment, goods or services that you have received. The date is the one you pay the first instalment, determined by the benefit period that your claim falls into and we will pay you up to the benefit balance available on that date. ONLY towards the full cost of the treatment, goods or service purchased by the credit agreement. If you do not pay the full cost of the treatment, goods or service purchased by the credit agreement, we may accept a partial claim, subject to any conditions.

How do we check claims and prevent fraud?
We check all claims. We may need to ask you for further proof before we can process a claim; you must provide this at your own expense. We may also contact the practitioner for verification. If the claim is for your dependent or any premiums for a terminated policy. We’ll charge you any other costs that we’ve incurred.

Insurance fraud is a criminal offence. We always pass details of suspected fraudulent claims to the police or Crown Prosecution Service for them to investigate and prosecute through the criminal courts. Anyone found guilty of fraud may have to declare it when they apply for any type of insurance in the future.

How do we pay you
We will pay your claims directly into your bank/building society account and send you a remittance advice as confirmation.

24 Hour Helpline: Care After Hospital; DoctorlineTM; Health Club Concession; Telephone Care Advisory Services; Westfield Rewards
For information on how to access these services please refer to the Benefit Rules section.

How to claim Personal Accident
Please contact the Westfield Health Customer Care Team and we will advise you of any claim for a future claim to be sent to you or the person acting on your behalf. Once a claim has been submitted we will deal directly with Chubb in connection with that claim. Any document or evidence reasonably required by Chubb to verify the claim shall be provided by you or on your behalf at your own expense. Any medical examination required by Chubb to verify the claim will be at Chubb’s expense. Any receipt which you or anyone acting on your behalf may give to Chubb for benefits will be deemed a final and complete discharge of all liability of Chubb in respect of such benefit.

9. Worldwide cover
If a claim arises when you are temporarily travelling away from home anywhere in the World, on business for pleasure, you can still make a claim. You (and if the claim relates to them) your partner or dependant must continue to be resident in the UK, Jersey or Isle of Man for a minimum of 180 days each year to be eligible for cover on this plan. When you submit a receipt for money that you have paid, we will check the exchange sell rate, supplied by our bank, on the date we process the claim.

If we request it, you must provide us with evidence of your travel dates. All documentation supporting your claim should be in English. Entirely at our discretion we may not accept an English translation accompanying the original documents, when you have provided the travel expense. The DoctorlineTM service is available worldwide. This plan is not a travel insurance policy.

10. Making a complaint
We are committed to providing the highest possible level of service to our customers. However, if the services provided do not meet your expectations please contact our Customer Care Team at Westfield Health, Westfield House, 60 Charter Row, Sheffield, S1 3FZ or call them on 0114 250 2000.

Our complaints procedure will cover...
be sent to you on request. If you remain dissatisfied with our final response you can refer your complaint to the Financial Ombudsman Service by visiting www.financial-ombudsman.org.uk or writing to Insurance Enquiries Division, Exchange Tower, London E14 9SR. The Ombudsman will only consider your complaint after you have written confirmation that our internal complaints procedure has been applied in full or if it takes longer than eight weeks to resolve your complaint.

11. Compensation
Westfield Health, Chubb and All are covered by the Financial Services Compensation Scheme.

In the unlikely event that we are unable to meet our obligations, you may be able to claim compensation. Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and by visiting www.fscs.org.uk.

12. General Conditions
Governing Law
Once your application to register for the plan has been accepted by us, this agreement shall be governed by and construed in accordance with the laws of England and the parties irrevocably and unconditionally submit to the exclusive jurisdiction of the courts of England in respect of any dispute or difference between them arising out of this agreement.

Changes to this Contract
From time to time upon renewal it may be necessary for us to increase the amount of the premium for the plan, alter the benefits payable under the terms of the plan or amend the rules relating to the plan. If we decide to make any such changes we will give you reasonable notice to enable you to decide if you do not wish to continue your policy, except when it is not possible for us to do this, for example changes required by law. Any revisions will not extend the benefit period relating to each separate benefit. A person who is not a party to this agreement shall not have any rights under or in connection with it.

The Maternity/Paternity/Adoption benefit will remain in place if you continue to be a Good4you Health Cash Plan policyholder unless we give you 12 months’ notice that it is to be withdrawn.

We reserve the right to cancel the plan. If we intend to completely withdraw the plan, we shall provide you with reasonable notice. Where possible, we will try to offer you an alternative Westfield Health plan.

Marketing Preferences
At Westfield Health, we help people to lead healthier lives and feel their best. We occasionally send out communications with ideas and information on health and wellbeing, plus special offers that we think are of value to you, invitations to take part in our research panel Westfield Insiders, and on the products we’ve designed to help keep you and your loved ones healthy and happy.

We’ll never make your data available to anyone outside Westfield Health for them to use for their own marketing purposes, we’ll treat your data with respect and will keep your details safe and secure. You can let us know what you want to hear about and how you want to hear about it using the attached application form or by visiting westfieldhealth.com to register or log in to My Westfield where you can also update your details.

We’d like to bring to your attention our Privacy Policy which details how your data is used and stored, and how to exercise your privacy rights. Visit www.westfieldhealth.com/about-us/legal/privacy-policy.

Westfield Contributory Health Scheme Ltd (company number: 0303523), Westfield Health & Wellbeing Ltd (company number 9871093) are collectively referred to as Westfield Health and are registered in England & Wales.

Language
In accordance with regulatory guidance we confirm the language we will use for communication purposes. It is English.

Additional Information
We are required to notify you that there may also be other taxes and costs which are not paid through, or imposed by, the insurance underwriter.

The information contained within this guide is effective from 1st November 2018 and replaces all previously published information.

Our Privacy Policy
Who we are: “Westfield Health” (referred to as “we”, “us” or “our”) is a trading name of Westfield Contributory Health Scheme Ltd, 60 Charter Row, Sheffield, S1 3FZ. Company Registration Number: 02305921. ICO registration number: 25678949.

We have a Data Protection Officer who can be contacted in the following ways should you have any questions, complaints or feedback about your privacy. Please email: dpo@westfieldhealth.com or write to us via the above address.

What information we collect:
In relation to your plan, you may provide us with your personal details including:
- Your title, full name, postal and billing addresses, email address, phone number and date of birth;
- Your payment details;
- Information in relation to your health, including any pre-existing medical conditions;
- Details in relation to your partner, friends or dependents for the purposes of adding them to your plan/policy or in order to create their own. Where you have provided information about another person you should ensure that you have their consent to do so.

How we use it:
Information provided to us or collected in relation to your plan will be used by Westfield Health, or selected third parties to:
- Fulfil your order;
- Provide the benefit for which you have applied;
- Manage and maintain your records;
- Manage the underwriting and/or claims handling procedures (including your dependants’ claims);
- Handle complaints and improve customer services;
- Administer marketing on behalf of Westfield Health. (You can change your details and preferences at any time by logging into your “My Westfield” account or by calling our friendly Customer Helpline on 0114 250 2000);
- Prevent and detect fraud;
- Understand our customers better in order to provide tailored communications, a better experience and to improve our services.

We will record, and monitor telephone calls made to and from Westfield Health’s sales and customer service teams. We do this in order to continuously improve service to customers and for training purposes. This will also include the recording and monitoring of data relating to health and medical conditions. We will not record the element of telephone calls where any form of payment is being made.

We may share information, including your health and medical information, with third parties or individuals. These may include:
- Other insurance providers in order to process your claims;
- For purposes of national security; taxation; criminal investigations or when we are obliged to do so by law;
- To prevent and detect fraud. This will include the recording and monitoring of Special Category data, such as health and medical conditions for all claims processed under your plan;
- Your employer (if they are paying some or all of the premium for your cover) where we have a reasonable belief that the claims activity is in serious breach of our terms and conditions and/or may be fraudulent;
- Marketing agencies or mailing houses acting on our behalf.

We’ll never make your personal data available to anyone outside Westfield Health for them to use for their own marketing purposes without your prior consent.

How we look after your data:
We have achieved ISO27001 certification and we will protect the data that you entrust to us at all times via appropriate security measures and controls. We will also ensure through the contracts we have in place that other businesses we work with are just as careful with your data.

All the personal data we process is processed by our staff in the UK and stored on servers located inside the European Economic Area (EEA).

How long we keep your data:
We will keep your personal data for a number of purposes, as necessary to allow us to carry out our business. Your data will be kept securely for up to 6 years following the date you cease to remain an active customer, after which time it will be archived, deleted or anonymised.

In some cases for the purposes of processing your existing or future claims and for underwriting purposes we will retain personal information for longer. Where we at, present cannot technically erase this information, we will ensure that it is securely archived with restricted access.

Your Rights:  
- Right to be informed: We will always be transparent in the way we use your personal data. You will be fully informed about the processing through relevant privacy notices.
- Right to Access: You have a right to receive access to any personal data that we hold about you and this should be provided to you. If you would like to request a copy of your personal data, please contact our Data Protection Officer.
- Right to Rectification: We want to make sure that the personal data we hold about you is accurate and up to date. If any of your details are incorrect, please let us know and we will update them. You can also visit the “My Westfield” section of the website and update your details at any time.
- Right to Erasure: You have the right to have your data ‘erased’ in the following situations:
  - Where the personal data is no longer necessary in relation to the purpose for which it was originally collected or processed;
  - When you withdraw consent.
  - Where you object to the processing and there is no overriding legitimate interest for continuing the processing;
  - When the personal data was unlawfully processed.
  - When the personal data has to be erased in order to comply with a legal obligation.

If you would like to request erasure of your personal data, please contact our Data Protection Officer. Please note that each request will be reviewed on a case by case basis and where we have a lawful reason to retain the data, even where exceptions exist within our retention policy, then it may not be possible to do so.

- Right to Restrict Processing: You have the right to restrict processing in certain situations.
such as:

- Where you contest the accuracy of your personal data, we will restrict the processing until you have verified the accuracy of your personal data.
- Where you have objected to processing and we are considering whether Westfield Health’s legitimate grounds override your legitimate grounds.
- When processing is unlawful and you oppose erasure and request restriction instead.
- Where Westfield Health no longer need the personal data but you require the data to establish, exercise or defend a legal claim.

**Right to Data Portability:** You have the right to data portability in certain situations. You have the right to obtain and reuse your personal data for your own purposes via a machine-readable format, such as a .CSV file. If you would like to request portability of your personal data, please contact our Data Protection Officer, this only applies:

- To personal data that you have provided to us;
- Where the processing is based on your consent or for the performance of a contract; and
- When processing is carried out by automated means.

**Right to Object:** You have the right to object to the processing of your personal data in the following circumstances:

- Direct marketing (including profiling). Remember you can opt out at any time from marketing communications via our Marketing Preferences, available in “My Westfield”; and
- Where the processing is based on legitimate interests.

**Rights in Relation to Automated Decisions Making Including Profiling:** You have the right to not be subject to a decision when it is based on automated processing. If you have any questions in relation to how your information is processed in this way, then please contact our Data Protection Officer.

**Not Happy?** If you feel that “Westfield Health” has not upheld your rights, we ask that you contact our Data Protection Officer so that we can try and help. If you are not satisfied with how
How to apply
To take out a policy, upgrade existing cover, or apply for cover for your partner – simply follow the steps below:

Step 1
Choose a level of cover.

Step 2
Complete the application form attached to this guide.

Step 3
Return your completed application form to us at:
FREEPOST SF30
Westfield Health
60 Charter Row
Sheffield S1 3FZ

No stamp required.
We will send you information about your cover.

Important information
To apply for cover, applicants must be aged 65 years or under (i.e. not yet 66).

The following information will help you complete this application form. Please could we ask that you complete the application form using block capitals and a black pen.

Section A: Applicant 1
This section is for you to apply for cover, or to upgrade existing cover. Please complete all the information in this section.

Section B: Applicant 2
Your partner can fill in this section if they would like to take out cover too. They will hold a separate policy.

Section C: Dependent Children Details
If you have dependent children, they are included for key benefits as part of your cover, at no additional cost. Please provide their details on this form.

Section D: Declaration
Please read the declaration carefully before signing.

Pre-existing medical conditions
This policy covers new conditions only. Please read carefully section 1, General Terms and Conditions together with the definition of pre-existing medical conditions on page 34 before completing the application form. If anyone who is intended to be covered on the plan has any pre-existing medical conditions to declare, you must include written details with your application.

Direct Debit instruction
Please don't forget to fill in the Direct Debit instruction.

We need the bank or building society details for each applicant so that premiums can be paid by Direct Debit.

Payment of claims
We will reimburse your claims by crediting your bank or building society account directly. It must be your own bank or building society account. Once your claim has been processed, confirmation of the payment will be forwarded to you.
Good4you Health Cash Plan: Application Form
**Good4you Health Cash Plan: Application Form**

Please complete this form in block capitals using black ink.

<table>
<thead>
<tr>
<th>Section A – Applicant 1</th>
<th>Section B – Applicant 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title (M/F/Mrs/Miss/Ms/Other)</td>
<td>Title (M/F/Mrs/Miss/Ms/Other)</td>
</tr>
<tr>
<td>Forename(s)</td>
<td>Forename(s)</td>
</tr>
<tr>
<td>Surname</td>
<td>Surname</td>
</tr>
<tr>
<td>Date of birth (DD/MM/YY)</td>
<td>Date of birth (DD/MM/YY)</td>
</tr>
<tr>
<td>Address</td>
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<td>Tel home</td>
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<td>Tel mobile</td>
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<tr>
<td>Email</td>
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<tr>
<td>Occupation</td>
<td>Occupation</td>
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<tr>
<td>Westfield policy number (if applicable)</td>
<td>Westfield policy number (if applicable)</td>
</tr>
</tbody>
</table>

Please complete as applicable

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<thead>
<tr>
<th>Level</th>
<th>Per Month Join Change to</th>
<th>Remain on</th>
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</thead>
<tbody>
<tr>
<td>L1</td>
<td>£6.80</td>
<td></td>
</tr>
<tr>
<td>L2</td>
<td>£14.25</td>
<td></td>
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<tr>
<td>L3</td>
<td>£20.15</td>
<td></td>
</tr>
<tr>
<td>L4</td>
<td>£27.90</td>
<td></td>
</tr>
<tr>
<td>L5</td>
<td>£40.85</td>
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<td>L5</td>
<td>£40.85</td>
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</tbody>
</table>

**Section C – Dependent Children Details**

**Applicant 1**
- Forename(s): __________
- Surname: __________
- M/F: __________
- Date of birth (DD/MM/YY): __________

**Applicant 2**
- Forename(s): __________
- Surname: __________
- M/F: __________
- Date of birth (DD/MM/YY): __________

**Section D – Declaration: Please read carefully before signing – this part MUST be completed**

I declare that the information I have given on this form is true and complete and that I have answered all details. I understand that if any of this information is incorrect or misleading, I will be bound by the General Terms and Conditions and Benefits of the plan.

I understand that all future benefits claims will be reimbursed to the bank/building society account as detailed in the attached Direct Debit form, unless otherwise stated. If you want the information to be sent to another person, please indicate this on the Direct Debit Instruction Form. If banks and building societies do not accept direct debits, please contact Westfield Health for assistance.

**Marketing preferences:**

- Please tell us what you’d like to hear about:
  - Health & Wellbeing Information
  - Special Offers
  - Westfield Insiders
  - Products

**Applicant 1**
- Email: __________
- Text: __________
- Telephone: __________
- Social Media: __________

**Applicant 2**
- Email: __________
- Text: __________
- Telephone: __________
- Social Media: __________

**Section E – Westfield office use only**

- Policy number: __________
- Event ID: __________
- Promotion code: __________
- Media code: __________

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**Please complete this form in block capitals using black ink.**

**Please indicate your chosen payment collection date: __________**

**For (Westfield Health) official use only: This is not part of the instruction to your Bank or Building Society.**

<table>
<thead>
<tr>
<th>Name(s) of account holder(s)</th>
<th>Service user number</th>
</tr>
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<tbody>
<tr>
<td>__________</td>
<td>9 4 1 1 1 0</td>
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<thead>
<tr>
<th>Bank/Building Society account number</th>
<th>Branch sort code</th>
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<thead>
<tr>
<th>Name and full postal address of your Bank or Building Society</th>
<th>Bank/Building Society</th>
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<tr>
<th>To: The Manager</th>
<th>Name and full postal address of your Bank or Building Society</th>
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<table>
<thead>
<tr>
<th>Instruction to your Bank or Building Society</th>
<th>Bank/Building Society</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please pay Westfield Health Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Westfield Health and if so, details will be passed electronically to my Bank/Building Society.</td>
<td></td>
</tr>
</tbody>
</table>

Signature(s): __________

Date: __________

**Applicant 1**

**Applicant 2**

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.
Remember, our friendly Customer Care Team is here to help.

Online
westfieldhealth.com

Email
enquiries@westfieldhealth.com

Phone
0114 250 2000
8am-6pm, Mon-Fri (except Christmas Eve and public holidays)