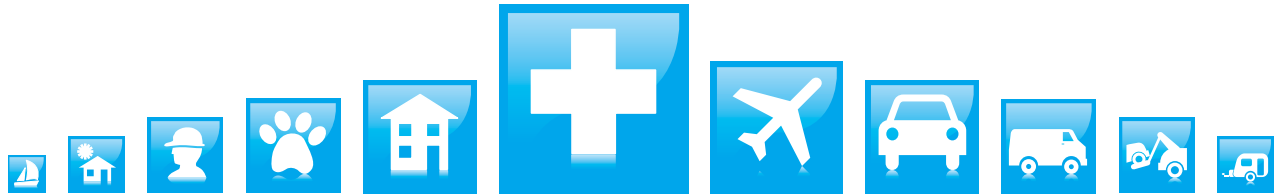


# Saga Joints Replacement Plan

## Membership Handbook



# Introduction

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## How to contact us

### **To speak to a healthcare professional – see page 21**

Saga Health Information Line

0800 17 40 17

24 hours a day

(Note: they are unable to discuss your policy or a claim)

### **To make a new claim or for help with an existing claim – see page 8 Claims Personal Advisory Team**

**0845 300 4459**

Monday to Friday 8am-8pm, Saturday 9am-5pm.

Fax: 0870 242 7333

(Note: If you need to make a claim, it is essential you contact our claims personal advisory team before you receive any private treatment)

### **To discuss or to make changes to your Saga Joints Replacement Plan**

Customer Care Team

0845 300 0867

Monday to Friday 8.30am-5.30pm, Saturday 9am-1pm.

Maximum call charge for 084 numbers from a BT landline is 4p per minute, plus a 6p call setup fee. Maximum call charge for 087 numbers from a BT landline is 8p per minute plus a 6p call setup fee. (Charges from other networks may vary. Call price correct at July 2008).

If you require a large print, audio or Braille version of this document, please call 0845 300 0867. If you have a hearing or speech impairment, you can also contact us by e-mailing: [dda@saga.co.uk](mailto:dda@saga.co.uk)

# Welcome to Saga Joints Replacement Plan

Thank you for choosing the Saga Joints Replacement Plan, which we have arranged to be underwritten by AXA PPP healthcare Limited. We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your needs in mind.

This booklet describes your cover in detail and should provide you with all you need to know about your policy, including how to go about making a claim. We have tried to make sure it is as straightforward and as easy to understand as possible. It is also organised into sections to help you quickly find the information you need.

Please take the time to read this booklet carefully to make sure you fully understand what you are covered for, and to ensure that your policy gives you the cover you want.

If you have any questions at all, feel free to call us on the relevant telephone number on the page opposite and one of our customer care advisers will be happy to help.

A handwritten signature in black ink that reads "Andrew Goodsell." The signature is written in a cursive style with a horizontal line underneath the name.

Andrew Goodsell  
Group Chief Executive

## Key features of your policy

The purpose of this section is to provide you with a brief summary of the main features of your policy. It includes not only the principal benefits but also details of those areas which we do not cover. It in no way replaces the 'Your policy details' section, which sets out the full details of your policy.

### Q What does the policy cover?

**A** Your Saga Joints Replacement Plan has been designed to provide cover if you require private in-patient or day-patient treatment in relation to a joint replacement, and for necessary active in-patient treatment of a medical condition that arises as a direct result of a complication of treatment received in relation to a joint replacement covered by this policy. In order to keep premiums lower, there is a combined £500 limit for out-patient consultations, diagnostic tests and physiotherapist charges. However, out-patient CT and MRI scans are covered in full.

### Q What is meant by in-patient, day-patient and out-patient treatment?

**A** In-patient treatment is treatment which, for medical reasons, means you have to stay in hospital overnight or for longer.

Day-patient treatment is treatment which, for medical reasons, means you have to go into a hospital or day-patient unit because you need a period of clinically supervised recovery, but do not have to stay overnight.

Out-patient treatment is treatment given at a hospital, consulting room or out-patient clinic where you do not go in for day-patient or in-patient treatment.

### Q Which hospitals can I use?

**A** Enclosed with this booklet you will find the Saga Network of Hospitals, which contains a wide list of private hospitals and NHS hospitals with Private Patient Units that you can use.

All in-patient and day-patient treatment must take place in a hospital listed in the Saga Network of Hospitals we have issued to you.

### Q What happens when I want to make a claim?

**A** Before starting any treatment, please telephone our claims personal advisory team who will be able to answer any questions about the cover provided by your policy and will issue you with a claim form if necessary.

You and your GP should complete the claim form and post it to us at the address shown on the claim form. (Please note that your GP may charge a fee for doing this which you must pay yourself.) Providing we receive all the information we need we should be able to advise you within two working days whether the proposed treatment will be covered. Occasionally we may need to contact your GP for further information which may, in turn, delay the assessment of your claim. Once the claim has been assessed, we will confirm in writing whether or not your claim is eligible for benefit.

If the treatment is eligible, please notify your GP that you want to be treated privately and show him or her the Benefits section of this booklet and your Saga Network of Hospitals. By doing this, you will be able to ensure that your GP refers you to a recognised specialist at one of the hospitals featured in the Saga Network of Hospitals. Please remember that all treatment must be authorised in writing by us before it takes place.

**Q Do I have to settle the accounts myself?**

**A** For in-patient and day-patient treatment, we will normally settle authorised bills directly with the hospital or specialist on your behalf. In order to avoid delays in payment, please show a copy of your confirmation letter confirming cover for your claim to the hospital or specialist, and ask them to ensure that they always quote your membership and claim numbers when submitting invoices to us. For out-patient treatment, some hospitals and specialists ask for payment from you at the time of treatment. If you have to settle an invoice, please send it to us with confirmation that it has been paid and we will send our settlement cheque to you, up to the maximum payable in line with your policy benefits.

If you receive an invoice from your hospital or specialist that has not been paid, please send it on to us immediately. We will arrange for all eligible charges to be paid directly to the hospital or specialist.

**Q When does my policy start and finish?**

**A** Your policy starts as soon as we have accepted your proposal form and initial premium payment. Equally, your policy finishes at the end of the period covered by your final premium payment.

**Q If I am unhappy with the policy and want to cancel, do I lose all my premium?**

**A** If, within 14 days of first receiving this booklet from us, you change your mind and decide to cancel your insurance with us, any premiums you have paid will be refunded in full, providing no claim has been made.

**Q If I want to make any changes to my policy, how do I go about it?**

**A** If you wish to add or remove your partner, you may do so at any time during the year. This will result in an adjustment to your premium.

**Q How do I pay my premiums?**

**A** There are several ways in which you can pay your premiums. We are happy to receive monthly or annual payments by a Direct Debit mandate arranged through your bank or building society. We accept annual payments by cheque, debit or credit card.

**Q When and how will my premiums be increased?**

**A** Your premium usually increases at each annual renewal date of your policy. You will find that it sometimes increases above the rate of general inflation, because more people receive and claim for private treatment each year, and also because new treatments are becoming available all the time, some of which are very expensive. Moving up to a higher age band also leads to an increase in premium. The age bands are 50-54; 55-59; 60-64. From age 65 the premium increases each year as a result of your age. This is because people are more likely to need medical treatment as they get older and this is therefore reflected in their premiums. We will advise you of your new premium several weeks before your policy's annual renewal date.

**Q What happens if I forget to pay my premiums?**

**A** Your policy is only in force while premiums are fully paid. It is therefore very important that you ensure that your payments are kept up to date, as claims cannot be settled if premiums are outstanding. If you do not pay a premium we will not provide cover from the date the premium is due.

Full details of the benefits, terms and exclusions are contained in the 'Your policy details' section of this booklet.

# How we deal with pre-existing medical conditions (The moratorium clause)

## Q What is the purpose of this Saga private medical insurance policy?

A This policy covers you for the cost of joint replacements necessary as the result of medical conditions which arise after the date you have been accepted for cover. So, like any other type of insurance, you take out cover with us to protect yourself against the cost of unforeseeable events.

## Q What about joint replacements needed as the result of pre-existing medical conditions?

A We have to exclude such treatment from cover, otherwise people could join just to have treatment for a medical condition they already have. If we allowed people to do this, our premiums would have to be much higher.

## Q How do you exclude joint replacements needed as the result of pre-existing medical conditions from cover?

A We do not ask you to give details of your medical history or make you undergo a medical examination. Instead, we apply a straightforward exclusion clause (our 'moratorium clause') which says:

We cannot pay claims for joint replacements needed as the result of any medical condition or related condition which you have received medical treatment for, had symptoms of, asked advice on or to the best of your knowledge and belief were aware existed in the three years before the cover start date (a 'pre-existing' medical condition).

After two years of continuous insurance cover from the cover start date, joint replacements needed as the result of pre-existing medical conditions may become eligible for benefit. However, this only applies if, when you first receive treatment, you have not:

- consulted any doctor for medical treatment or advice (including checkups); or
- taken medication (including drugs, medicines, special diets or injections)

for that medical condition, or any related condition, for a continuous period of two years.

This clause can easily be broken down into three parts:

Firstly, joint replacements needed as the result of medical conditions that are covered from the first day of your insurance. These are conditions that are new to you after taking out your policy.

Secondly, joint replacements needed as the result of medical conditions which become eligible for cover after two years continuous insurance. These are pre-existing medical conditions. We cover joint replacements needed as a result of them if you have stayed free from receiving any treatment, advice or medication for a continuous period of two years after taking out your policy.

Finally, joint replacements needed as the result of medical conditions which we permanently exclude from cover. These are also pre-existing medical conditions, but we exclude them because you will need regular or periodic treatment, advice or medication and you will never be able to remain free of this help for any continuous two-year period.

**To help you understand how this clause works, we have set out a series of model Questions and Answers to the typical queries often raised:**

## Q What is a 'related medical condition'?

A A related medical condition is any symptom, disease, illness or injury which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury. For example, a meniscus injury to a knee and osteoarthritis in the same knee.

**Q I suffer from osteoarthritis in my right hip for which I have to take tablets every day. How does this affect my cover?**

**A** Because you need continuous treatment for the osteoarthritis in your right hip you would be permanently excluded from cover for a joint replacement in that hip. If you went on to develop osteoarthritis in your left hip after you join us, we would cover you for a joint replacement in your left hip.

**Q Some time after my cover has started I go to my doctor for a routine visit and, for example, osteoarthritis of my right knee is diagnosed. It has obviously developed during the period before the start of my plan. Would I be covered for a joint replacement of my right knee?**

**A** The clause only applies to any medical condition or related condition (or both) which you were aware existed before the start of your policy. If:

- the osteoarthritis was first diagnosed after you joined the policy; and
- you had no previous treatment for any obviously related condition, such as knee injury; and
- you were not aware of any symptoms;

benefit would be available even if it was proved that the condition existed before your policy began.

**Q What if I am uncertain whether treatment I received before the start of my policy is related to the condition for which I later wish to claim?**

**A** Before undergoing any private treatment for which you wish to make a claim under your policy, you must submit a fully completed claim form to us to gain written pre-authorisation for your claim. This way we will be able to establish the full facts about your condition and proposed course of treatment and will confirm our decision to you in writing before you incur the costs of treatment.

**NOTE:** These questions and answers provide broad guidance to the operation of the moratorium clause. Obviously, each claim is dealt with and treated on its own merits. How the clause is interpreted depends entirely on the facts presented. When we receive a fully completed claim form, we will be pleased to tell you whether cover is available before you have treatment.

# Your guide to claiming

This section has been designed to help you when making a claim for private medical treatment. By following each of the steps accurately you will assist us in processing your claim quickly and efficiently. It should also reduce the risk of your hospital or specialist asking you to pay in advance for treatment. If you need any more information or advice, please do not hesitate to contact our claims personal advisory team on 0845 300 4459 between 8am and 8pm Monday to Friday and 9am to 5pm on Saturday.

## Pre-authorisation of claims and hospital lists

**Please remember that you must obtain written authorisation of your claim from us before starting any treatment. You must send your completed claim form to us for confirmation of cover. If you do not, we will be unable to pay for the treatment you receive. All in-patient and day-patient treatment must also take place at one of the hospitals listed in the most recent Saga Network of Hospitals we have sent you.**

### Step 1 Get in contact

If you need to make a claim on your Saga Joints Replacement Plan:

First, telephone our claims personal advisory team and ask to speak to one of our specially trained claims advisers.

Please help us by having the following details available:

- Your membership number
- Specialist or group practice name
- Hospital name and any admission dates
- A procedure code if you are having a surgical procedure.

They will answer any general questions you have about your policy and send you a claim form. Cover for your claim can only be confirmed once we have received your completed claim form.

**Please note that if any information is missing or incorrect the processing of your claim may be delayed.**

### Step 2 Complete and return your claim form

When you receive your claim form:

- First complete the first page of the claim form in full
- Make sure you answer all the questions and include your GP's full name and address
- Include details - in your own words - of the condition you are claiming for, the date you first became aware of it, and the date you first sought medical advice for it from any doctor
- Both you and the policyholder, if different, must sign the declaration and consent which is found on the reverse of the claim form
- Ask your GP - not your specialist - to complete the GP's section
- Make sure that your GP understands that your policy only covers treatment at one of the hospitals listed in the Saga Network of Hospitals, and that you must be referred to a specialist who has admitting rights to those hospitals on the Saga hospital list you have selected
- Once you have made sure that your claim form has been completed correctly, please return it to us as soon as possible at the address shown on the form.

### Step 3 Confirmation of cover

Once we have received your completed claim form:

- One of our experienced claims staff will check whether the specialists's fees will be paid in full, assess your claim and confirm whether or not it will be covered

- In most cases - and provided your claim form has been completed correctly - we should be able to give you an answer within two working days.

**We will then send you - by first class post - written confirmation that your claim has been accepted and remind you of any benefit restrictions that might affect your claim.**

#### Step 4 Arranging treatment

When you have our written confirmation, you can proceed with private treatment and have the peace of mind that comes with knowing your claim will be covered.

- Your specialist will normally make arrangements for any tests, treatment or hospital stay needed
- It is important that you make sure your specialist is aware of the cover provided by your policy - show your specialist your claim confirmation letter, this guide and the Saga Network of Hospitals
- If you receive treatment that is not covered by your policy, or if your specialist recommends any treatment at a hospital not included in the Saga Network of Hospitals, we will be unable to pay for your treatment - if you are in any doubt please call our claims personal advisory team
- Remember to give a copy of our claim confirmation letter, confirming cover for your claim, to the hospital when you are being admitted. If you don't do this they may ask you to pay for your treatment at that time.

#### Step 5 Payment of invoices

We have arranged direct payment facilities with all the hospitals in the Saga Network of Hospitals and most of the specialists who have admitting rights at them. Because of this:

- Your specialist and/or hospital will normally send their invoices directly to us for settlement

- We will then settle all the eligible charges for you by sending payment directly to the hospital or specialist
- We will write to you to confirm how much we have paid and whether you need to pay for any treatment or services not covered by your policy
- Unless it is explicitly clear that you have paid an invoice, we will always send our payment directly to the hospital or specialist
- If you do have to settle an invoice yourself, please send it to us - the original not a photocopy - and the receipt confirming it has been paid, remembering to quote both your membership number and claim number. As long as your claim has already been authorised, we will then send a cheque to you for all the eligible charges.

If you want to take advantage of our direct payment facilities:

- Please make sure that your specialist and/or hospital quote your membership number and claim number on their invoices - both these numbers are clearly shown in the claim confirmation letter
- If either is omitted this will delay the settlement of the invoice.

#### Important points to remember

- Send any invoices you receive to us unpaid
- We will deduct the excess from the invoices we pay
- We will then write to you and confirm which invoices have been paid and which you need to pay yourself
- Please do not send us a cheque for the excess amount, as this may delay payment of invoices.

Other points to note are:

- If the specialist or hospital sends you a copy of an invoice they have already sent to us for your records, please do not send it to us as it causes duplication

- We cannot return your original invoices, so you might want to keep copies for your records
- In some cases, your specialist or hospital may ask you to pay for out-patient treatment at the time you receive it. You can minimise the possibility of this happening by showing them a copy of your claim confirmation letter confirming the out-patient benefits available to you.

### **Urgent claims**

If you need to make an urgent claim, i.e. if hospital treatment is required within 48 hours:

- Call our claims personal advisory team on 0845 300 4459 or fax your completed claim form to 0870 242 7333. We will then do everything possible to give you a prompt reply.

# Your policy details

## Your guide to this section

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Certain words used in this section have special meanings, which are set out below:

**We/Us/Our** - AXA PPP healthcare Limited (the underwriter of this policy).

**You/Your** - The people insured by your policy as shown on your Membership Statement. Where the word 'you' or 'your' refers specifically to the **Policyholder**, the policy will say: '**you** (the **Policyholder**)'.

To help you identify the defined words, we have shown them in **bold print** throughout this section. These words are explained in the Definitions section.

The proposal form **you** filled in is included as part of the contract of insurance between **you** (the **Policyholder**) and **us** (AXA PPP healthcare Limited). This policy, together with **your** Membership Statement, the Saga Network of Hospitals and any **endorsements**, are all part of the contract and should be read as if they are one document.

# What is covered (your benefits)

The Saga Joins Replacement Plan is designed to cover **you** for **treatment** directly related to **joint replacements** needed as the result of new medical conditions that arise after **you** join and for necessary **in-patient treatment** of a medical condition that arises as the direct result of **treatment** received in relation to a **joint replacement** covered by this policy.

## Please note that:

- before starting any **treatment** for which **you** intend to make a **claim**, **you** must telephone **us**. **We** will send **you** a **claim** form for completion;
- all **treatment** must be carried out by a medical practitioner who **we** recognise for benefit, and **in-patient** and **day-patient treatment** must take place at a **hospital** listed in the most recent Saga Network of Hospitals **we** have issued to **you**. In the rare circumstances where eligible **treatment** is not available at any **hospital** listed in the most recent Saga Network of Hospitals **we** have issued to **you**, **we** will pay for **treatment** at another convenient and appropriate **hospital**.

- 1.1 **You** can only **claim** benefit for the items listed in the benefit table and in any official notice or endorsement **we** issue while the policy is in force.
- 1.2 **We** pay charges made by, or incurred in, a private **hospital** or any NHS **hospital** for ITU (Intensive Therapy Unit, sometimes called Intensive Care Unit) **treatment** only when ITU **treatment** immediately follows eligible private **treatment** and **you** or **your** next of kin have asked for the ITU **treatment** to be received privately.

- 1.3 All **treatment** must be arranged for **you** by **your general practitioner**. Also, all **treatment** must be:
  - for a specific medical condition;
  - given by a **specialist** or **physiotherapist**; and
  - given just to cure an **acute condition** or the acute periods of a **chronic condition**.
- 1.4 **We** can refuse to pay benefits where **you** or **your partner** have:
  - 1) given **us** incomplete or untruthful answers in any information **we** have asked for; or
  - 2) broken the terms of **your** policy.
- 1.5 **We** will pay benefit after taking off the **excess** that applies under this policy.
- 1.6 If **you** have any other private medical expenses insurance policy that provides benefit for the medical condition **you** are claiming for under this policy, **we** will only pay **our** share of the **claim**.

# Benefit table

In this section **we** have set out the benefits **we** pay under the policy for **joint replacements**.

Section A - Charges for in-patient hospital treatment	We will pay
<p><b>What is covered</b></p> <ol style="list-style-type: none"><li>1. Accommodation, nursing, drugs prescribed in a ward.</li><li>2. Operating theatre charges. Surgical dressings, drugs and surgical appliances needed as a vital part of an operation.</li><li>3. <b>Diagnostic tests</b>, including pathology and radiology, CT and MRI scans.</li></ol>	<p>No annual maximum. Cover for <b>treatment</b> in any <b>hospital</b> listed in the most recent Saga Network of Hospitals <b>we</b> have issued to <b>you</b>.</p>
Section B - Charges for day-patient treatment	We will pay
<p><b>What is covered</b></p> <ol style="list-style-type: none"><li>1. Accommodation, nursing.</li><li>2. Operating theatre charges. Surgical dressings, drugs and surgical appliances needed as a vital part of an operation.</li><li>3. <b>Diagnostic tests</b>, such as pathology and radiology where these are related to a surgical operation.</li></ol>	<p>No annual maximum. Cover for <b>treatment</b> in any <b>hospital</b> listed in the most recent Saga Network of Hospitals <b>we</b> have issued to <b>you</b>.</p>
Section C - Specialist fees for in-patient and day-patient treatment	We will pay
<p><b>What is covered</b></p> <ol style="list-style-type: none"><li>1. <b>Specialists'</b> fees (surgeons, anaesthetists and physicians) for operations and surgical procedures used in <b>in-patient</b> or <b>day-patient treatment</b>.</li></ol>	<p>No annual maximum. Cover for <b>treatment</b> in any <b>hospital</b> listed in the most recent Saga Network of Hospitals <b>we</b> have issued to <b>you</b>. (See Special condition 1)</p>

Section D - Specialist fees for out-patient treatment	We will pay
<p><b>What is covered</b></p> <ol style="list-style-type: none"> <li><b>Specialist</b> consultations, physiotherapy and <b>diagnostic tests</b>, including pathology and radiology.</li> <li>CT and MRI scans.</li> </ol>	<p>Up to £500 per <b>insured person</b> per <b>policy year</b>.</p> <p>No annual maximum. Cover for <b>treatment</b> in any <b>hospital</b> listed in the most recent Saga Network of Hospitals <b>we</b> have issued to <b>you</b>. (See Special condition 1)</p>
Section E - Special benefits	We will pay
<p>NHS cash benefit. This benefit is paid when <b>you</b> receive free <b>joint replacement</b> under the NHS and only if the <b>treatment you</b> receive under the NHS would have been <b>eligible</b> for benefit privately under this <b>policy</b>.</p> <p>Out of network cash benefit. Saga Health Information Line.</p>	<p>£2,000 per <b>joint replacement</b></p> <p>£50 per day.</p> <p>Confidential medical information 0800 17 40 17.</p>
Section F - Overall maximum benefit	
<p>There are limits for some of the benefits set out in these tables. But there is no overall maximum limit to the amount an <b>insured person</b> may <b>claim</b> in any one <b>policy year</b>.</p>	
Special conditions	
<p>Compulsory <b>excess</b>.</p>	<p>£100 per <b>insured person</b> per <b>policy year</b>.</p>

# Special condition 1

## Specialists' fees

Section C and D

**Your policy** provides benefit for eligible **treatment** provided by **specialists** and **physiotherapists**.

**We** pay in full the fees of most **specialists** and **physiotherapists**, as they charge fees within the range that is usual for the **treatment** they provide.

**We** have identified those **specialists** and **physiotherapists** who make charges to **our** customers that exceed the range that is usual and **we** treat them as **capped practitioners**. Please refer to the section 'Capped practitioners' fees' for further information.

## What is not covered (exclusions)

In this section **we** have set out the items which are not covered. For ease of reference, **we** have divided the section into the following categories:

### 2.1 Medical conditions

### 2.2 Treatments

### 2.3 Miscellaneous

#### 2.1 Medical conditions

**We will not pay for the following:**

- 1) Any **treatment** that is not for, or needed as the direct result of, a **joint replacement**.
- 2) **Joint replacements** needed as the result of any medical condition or **related condition** which **you** or **your partner** had before joining the policy. Please refer to section 4.1 'Moratorium' under 'Saga acceptance terms' for full details of how **we** deal with such conditions.

- 3) Recurrent, continuing or long-term **treatment** of a **chronic condition**.
- 4) **Treatment** to relieve the ongoing symptoms of a **chronic condition**.
- 5) The monitoring of a medical condition.
- 6) Routine follow-up consultations.

#### 2.2 Treatments

**We will not pay claims for the following:**

- 1) **Diagnostic tests** ordered by anyone other than a **specialist**.
- 2) Preventative **treatment**.
- 3) **Treatment** received in sports or leisure facilities, health spas, nature cure clinics or similar establishments.
- 4) The services of a **general practitioner** or dental practitioner or any person acting as one.
- 5) Vaccinations, routine preventative medical examinations, or preventative screening.
- 6) Cosmetic (aesthetic) surgery or **treatment**, or any **treatment** relating to previous cosmetic or reconstructive **treatment**.
- 7) The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons (including but not limited to breast reduction).
- 8) **Treatment** which is not medically necessary or which may be considered a matter of personal choice.
- 9) **Treatment** or drug therapy which has not been established as being effective or which is experimental. For drugs this means they must be licensed for use by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency and be used within the terms of that licence.

- 10) **Rehabilitation** following **joint replacement**. However, **we** will pay for up to 28 days of **in-patient rehabilitation** when it is an integral part of a **joint replacement** and:
- it is carried out by a **specialist** in **rehabilitation**
  - it is carried out in a recognised **rehabilitation hospital** or unit which is either listed in the Saga Network of Hospitals, or which **we** have written to confirming it is recognised by **us**
  - the costs have been agreed by **us** before the **rehabilitation** begins.
- 11) **Out-patient** drugs, medicines and dressings, surgical appliances (such as neck supports, shoe implants and braces), dental appliances, hearing aids, contact lenses, spectacles, and mobility aids such as wheelchairs and crutches.
- 12) Any administrative costs associated with organ or tissue donation (such as, but not limited to, the cost of a donor search).
- 13) **Treatment** arising from nuclear contamination, biological contamination or chemical contamination, war (whether war is declared or not), invasion, act of foreign enemy, civil war, riot, insurrection, rebellion, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed.
- 14) Complementary therapies including osteopathy, homeopathy, acupuncture, chiropractic and similar.

## 2.3 Miscellaneous

### **We will not pay claims for the following:**

- 1) Extra accommodation costs for going into **hospital** early or leaving late because of **your** or **your partner's** domestic circumstances.
- 2) **Treatment** received after the period covered by any premium payment or after the policy has been cancelled.
- 3) **Treatment** received outside the **UK**.
- 4) Charges made by **capped practitioners** that exceed the average level charged for the treatment received, and charges made by a **specialist** or **physiotherapist** (who are not **capped practitioners**) in excess of the usual amount charged by **specialists** or **physiotherapists** for that **treatment**. Please refer to the 'Capped practitioners' fees' section for further information.
- 5) **In-patient** and **day-patient treatment** not received in a **hospital** listed in the Saga Network of Hospitals **we** have issued to **you**.
- 6) Charges made by a **physiotherapist** when **your** GP refers **you** to one.
- 7) Charges made by anyone other than a **specialist** or **physiotherapist** including charges for primary care services, such as any services of a GP or dentist.
- 8) Treatment that **we** have not first authorised in writing as eligible for payment.
- 9) Charges which **you** incur for social or domestic reasons (such as travel or home help costs) or for reasons which are not directly connected with **treatment**.
- 10) Special nursing in **hospital** unless **we** have agreed beforehand that it is necessary and appropriate.
- 11) Charges made for the use of an **out-patient** facility, unless that facility has an arrangement with **us** for such a charge.
- 12) Any charges made for written reports or any other administrative costs.

## Capped practitioners' fees

- 3.1** Your policy provides benefit for eligible **treatment** provided by **specialists** and **physiotherapists**. You will find the definitions of **specialist** and **physiotherapist** in the 'Definitions' section. We pay in full the fees of most **specialists** and **physiotherapists**, as they charge fees within the range that is usual for the **treatment** they provide. We will continue to pay these fees in full provided that the **specialist** or **physiotherapist** continues to charge fees within the range that is usual.
- 3.2** In order to ensure cover remains affordable, we have identified those **specialists** and **physiotherapists** who make charges to our customers that exceed the range that is usual and we treat them as **capped practitioners**. If you receive eligible **treatment** from a **capped practitioner** we will limit benefit to the average we have been charged for that **treatment**. To calculate the average charge, we add together all charges for that type of **treatment** made by all the **specialists** and **physiotherapists** that we recognise and divide that total amount by the number of such charges.
- 3.3** When you telephone us to pre-authorise your treatment we will confirm whether the person you want to see will have their eligible charges met in full. If they are a **capped practitioner** we will tell you how much we will pay towards the cost of their **treatment**. We recommend you then obtain an estimate of their charges so you can determine whether you need to pay anything yourself. Where you have to pay towards your **treatment** the amount may be significant.
- 3.4** When you tell us which **specialist** you intend to see we will make every effort to notify you whether they commonly work with an anaesthetist who is a **capped practitioner**. If this is the case you should establish which anaesthetist your **specialist** intends to use so we can tell you how much we will pay towards the **treatment** charges of that anaesthetist.

## Saga acceptance terms

Pre-existing medical conditions are not normally covered by your policy. Please refer to the section 'How we deal with pre-existing medical conditions'.

### 4.1 Moratorium

Each **claim** is assessed on the information provided by you and your GP, on the claim form. We will not cover **joint replacements** needed as a result of any medical condition or **related condition** which you or your partner:

- have received medical **treatment** for;
- had symptoms of;
- asked advice on; or
- to the best of your or their knowledge were aware existed

in the three years before the **cover start date**. This is called a 'pre-existing' condition. After two years of continuous insurance cover from the **cover start date**, **joint replacements** needed as the result of pre-existing medical conditions may become eligible for benefit. However, this only applies if, when you first receive **treatment**, you or your partner have not:

- consulted any doctor for medical **treatment** or advice (including **checkups**); or
- taken medication (including drugs, medicines, special diets or injections) for that medical condition or any **related condition** for a continuous period of two years.

In some circumstances you may have joined on different terms from those described above and you will find those terms in your Membership Statement.

# Joining the policy

In this section **we** have set out the rules for joining the policy.

## 5.1 To join, you must:

- complete a Saga proposal form; and
- live permanently in the **UK**.

## 5.2 The following people can be included under this policy as **insured persons**:

- **You** (the **Policyholder**)
- **Your** (the **Policyholder's**) husband, wife, civil partner or **partner**.

**You** (the **Policyholder**) must be aged 50 or over, at the **cover start date**. **You** must all live permanently in the **UK**.

## 5.3 **We** reserve the right to refuse to accept any person for cover. **We** may accept any person for an extra premium or on any special terms. This will be shown on **your** Membership Statement.

## 5.4 **Your** (the **Policyholder's**) husband, wife, civil partner or **partner** may apply to join at any time during a **policy year**. If **we** accept them, **we** will write to **you** (the **Policyholder**) and confirm the **cover start date**, the extra premium and any special terms that may apply.

## 5.5 If **you** (the **Policyholder**) die, **your** insured husband, wife, civil partner or **partner** will automatically become the **Policyholder**, provided they are aged 18 or over.

## 5.6 If **you** have couple cover and **you** become legally separated or divorced, then **your** husband, wife, civil partner or **partner** will no longer be eligible to be a **partner** on this policy. **You** must inform Saga's customer care advisers in writing that **you** have become separated or divorced, and **your** husband, wife, civil partner or **partner** may apply, within 30 days of the

date of divorce or legal separation, to join as the **Policyholder** of an AXA PPP healthcare plan offering similar cover. If they join within that period, then they can continue with the same underwriting terms that applied under this policy. Cover must be continuous and any existing special terms will continue to apply.

# Paying premiums

In this section **we** have set out the rules on paying the premiums.

## 6.1 **You** should pay the first premium on the policy start date under the terms about payment method shown on **your** Membership Statement.

## 6.2 **You** (the **Policyholder**) are responsible for paying premiums to **us**.

## 6.3 **You** pay premiums in advance. **Your** entitlement to benefit will end after the last day of the period covered by the final premium payment. In such circumstances, **we** will only be liable for the cost of eligible **treatment** that is incurred before that date.

# Renewing and cancelling your policy

In this section **we** have set out the rules on renewing **your** policy and cancelling **your** policy.

## Renewing

## 7.1 Your policy is for one year. Prior to the end of any **policy year** **we** will write to the **policyholder** to advise on what terms the policy will continue, provided the policy **you** are on is still available. If **we** do not hear from the **policyholder** in response, **we** will renew **your** policy on the new terms. Where **you** have opted to pay premiums by Direct Debit, continuous credit card payments or other payment method, **we** may continue to collect premiums by

such method for the new **policy year**. Please note that, if **we** do not receive **your** premium, **you** will not be covered. If the policy **you** were on is no longer available, **we** will do **our** best to offer **you** cover on an alternative policy. This is with the exception of **your** Saga Network of Hospitals, which **we** may amend at any time, as described in item **8.4** of the General Conditions section. To be assured that the **hospital you** plan to use is available for cover please ring the claims personal advisory team. **We** will only send **you** a formal notice of renewal at the **annual renewal date**.

**7.2** At each **annual renewal date we** will tell **you** the premium rates and policy terms that will apply for the following 12 months. **We** will also tell **you** of any changes to **your** benefits and the policy rules for the following 12 months.

**7.3 You** (the **policyholder**) may cancel this policy up to 14 days after the **annual renewal date** (the cancellation period) by contacting Saga during the cancellation period. Saga Services Limited will then return any premium paid for the policy providing no **claims** have been made on the policy in relation to the period of cover before cancellation (being no more than 14 days cover). If **you** incur eligible **claims** costs within that period of cover, Saga reserves the right to require the **policyholder** to pay for the service actually provided in connection with the policy to the extent permitted by law and any return of premium is subject to this. If the **policyholder** does not cancel the policy during the cancellation period, the policy will continue on the terms described in this handbook for the remainder of the **policy year**.

## Cancelling

**7.4 We** can cancel, refuse to renew, or vary **your** policy at any time if any of the following happen:

- 1) **You** have given **us** incomplete or untruthful answers in any information **we** have asked **you** to give.
- 2) **You** break the terms of **your** policy.
- 3) **You** stop living in the **UK**.

4) Saga Services Limited chooses to cancel the Saga Joints Replacement plan, or it offers an alternative plan to the same **insured persons** covered under this policy as well as or in place of this policy.

5) Saga Services Limited refuses or fails to keep to its duties under the policy.

6) Saga Services Limited enters into a composition with its creditors, winds up or goes into liquidation, unless it is a genuine reconstruction takeover or amalgamation.

7) Saga Services Limited has given **us** incomplete or untruthful answers in any information **we** have asked them to give.

8) A resolution is passed or an order made for **our** winding up.

9) **We** end the plan type listed on **your** Membership Statement or any part of the plan. If this happens, **we** will offer a transfer to another plan with similar benefits.

**7.5** If for any reason **you** decide to cancel **your** policy, **you** should let us know by writing to Saga's customer care team, Saga Services Ltd, Middelburg Square, Folkestone, Kent CT20 1AZ. They will then write to **you** and confirm that **your** policy has been cancelled. A refund of premium will only be made for policy cancellations outside the 14 day cancellation period described in item **7.3** in circumstances where the insured person dies. In this situation a pro-rata refund will be made in relation to the unused period of cover.

## General conditions

**8.1 You** must obtain authorisation for any **claim** from **us** before starting **treatment**. If **you** do not **we** may not be able to reimburse the cost of **your treatment**. **We** will confirm whether or not **your claim** is eligible for benefit in writing.

**8.2** If **we** need a medical report to support a **claim**, **we** will pay for that report. However, **we** will not pay fees charged by a medical practitioner for completing a **claim** form.

**8.3** **We** have the right to alter the terms of **your** policy from time to time, including premium rates and benefits. **Your** policy will not be changed until the next **annual renewal date**, unless **we** have to change the policy because of a change in the tax rules or the law.

**8.4** **You** may only use the hospitals listed in the most recent Saga Network of Hospitals **we** have issued to **you** for **in-patient** and **day-patient treatment**. **We** reserve the right to amend the Saga Network of Hospitals at any time, at **our** discretion. **We** may need to do this if, for example, **we** are unable to reach agreement with an individual **hospital**, or group of hospitals, on its proposed charges. To be assured that the **hospital you** plan to use is available for cover please ring the claims personal advisory team. If **you** have **in-patient** or **day-patient treatment** in any private hospital or **day-patient** unit which is not listed in the Saga Network of Hospitals, or if **you** use a scanning centre that is not listed in the Saga Network of Hospitals, then **we** will only pay **you** a small cash benefit as shown under Section E in the benefit table, unless:

- it is medically necessary to use another facility and **we** have specifically agreed to its use before the **treatment** begins (and **we** will not unreasonably refuse to agree); or
- the admission was an emergency and it was medically necessary for **you** to be admitted to another hospital. In this case, **we** will pay the hospital's customary charges as long as **we** are notified of the admission as soon as is reasonably practicable.

**8.5** **We** may increase **your** premium if:

- due to **our** overall claims experience and medical inflation **we** increase the premiums of all **policyholders**;

- **you** move into the next age band.

**We** will never increase **your** premium because of the number of claims **you** or **your** partner make.

**8.6** **You** must tell **us** if **you** can **claim** any of the cost from another insurance policy. If another insurance policy is involved **we** will only pay **our** proper share.

**8.7** **You** must tell **us** on the claim form if **you** can **claim** any of the cost from anyone else. If benefits are claimed for **treatment to you** when the injury or medical condition was caused by some other person (the 'third party'), **we** will pay those benefits **you** can **claim** under the policy. If another insurance policy covers those benefits then **we** will only pay **our** proper share of the benefits. However, in paying those benefits, **we** obtain both through the terms of the policy and by law a right to recover the amount of those benefits from the third party. In this case, the following shall apply:

- **you** must tell **us** as quickly as possible if a third party caused the injury or medical condition or if they were at fault. **We** may then write to **you** if **we** require further information; and
- **you** (or **your** solicitors) must keep **us** fully informed about the progress and outcome of any action; and
- **you** must include all monies paid by **us** in respect of the injuries (and interest on those monies) in **your claim** against the third party ("our outlay"); and
- should **you** successfully recover any monies from the third party (whether in full or part settlement) **you** will pay **our** outlay or in the event that **you** recover only a percentage of **your claim** for damages the same percentage of **our** outlay directly to **us** within 21 days of the recovery. If **you** do not repay to **us** such monies (and any interest), **we** shall be entitled to recover the same from **you**; and

- any global settlement will be deemed to include recovery of **our** outlay in the same proportion as the global settlement bears to the total **claim** for damages.

The rights and remedies in this sub-clause are cumulative and not exclusive of rights or remedies provided by law.

- 8.8** If **you** move house, **you** must let **us** know **your** new address.
- 8.9** **We** will tell **you** about any changes to the cover or general procedures in writing to **your** last-known address. If **you** do not receive this, the change will still stand.
- 8.10** **You** may apply to transfer to a different policy by using the relevant form. **You** may only transfer to a higher level policy at **our** discretion. **We** may also ask for medical information.
- 8.11** 1) No agent or employee of **ours** may change or ignore any of the benefits or conditions of the policy.
- 2) **We** are not bound by the advice the agent or employee gives on any **claim** unless:
- **you** have sent **us** written details or a fully completed claim form; and
  - **we** have formally accepted the **claim** or confirmed the change in writing.
- 8.12** **We** will not add interest to any money paid under **your** policy.
- 8.13** **We** may pay money directly to the **hospital** or person which provided **your treatment**. Alternatively, **we** may pay **you** (the **Policyholder**) if **you** have already paid for **your treatment**, or, if **you** die, the executors of **your** estate.
- 8.14** Where necessary, singular words include the plural and plural words the singular.
- 8.15** Any money paid to or by **us** will be in pounds sterling.

**8.16** **We** do not accept proof of posting a proposal form, **claim** form or premium payment as proof that **we** have received it.

**8.17** Any **endorsements we** have issued will remain in force at each **annual renewal date**.

**8.18** **You** and **we** are free to choose the law that applies to this policy. In the absence of an agreement to the contrary, the law of England and Wales will apply.

**8.19** This policy is written in English and all other information and communications to **you** relating to this policy will also be in English.

**8.20** Only the **policyholder** and **we** have legal rights under this policy and it is not intended that any clause or term of this policy should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person including any **partner**.

## Saga Health Information Line

**9.1** The Saga Health Information Line is a telephone-based multi-clinic information service, so **you** will have the reassurance of immediate access to a qualified and experienced team of healthcare professionals, 24 hours a day, 365 days a year.

The team of nurses, pharmacists, counsellors and midwives is on hand to give **you** the benefit of their expertise. They will also answer **your** questions and give **you** all the latest information on specific illnesses, **treatments** and medications as well as details of local and national organisations. They can also send **you** free fact sheets and leaflets on a wide range of medical issues, conditions and **treatments**, and will happily phone **you** back afterwards to discuss any further questions **you** may have from what **you** have read.

The Saga Health Information Line does not diagnose or prescribe and is not designed to take the place of **your** GP. However, it can provide **you** with valuable information to help put **your** mind at rest. As the Saga Health Information Line is a confidential service, any information **you** discuss is not shared with the claims personal advisory team.

The Saga Health Information Line can help **you** make informed choices day or night. Whether **you** are calling because **you** have late-night worries about a child's health or **you** have some questions that **you** forgot to ask **your** GP, it is likely that the Saga Health Information Line will be able to provide **you** with the help **you** need. Here are just a few examples of the range of topics **you** can discuss at each of the clinics:

**Care and Counselling Clinic** - stress, addiction, depression or bereavement.

**Healthy Living Clinic** - exercise, diet, drinking, smoking and cholesterol control.

**Travel Clinic** - inoculations, taking children abroad and medical advice by country.

**Pills and Prescriptions Clinic** - medicines, side effects and pain relief.

**Women's Health Clinic** - fertility, screenings, menopause and osteoporosis.

**Men's Health Clinic** - prostate issues, testicular cancer, impotence and fertility.

**Family Clinic** - babies, toddlers, teenage trouble, pregnancy or retirement.

**The Saga Health Information Line - 0800 17 40 17**

The Saga Health Information Line is a free phone service and is available to **you** any time - day or night, 365 days a year.

## Definitions

### 10.1 Acute condition

A disease, illness or injury that is likely to respond quickly to **treatment** which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

### 10.2 Annual renewal date

The date 12 months after the **policy start date** and each anniversary after that date.

**10.3 Capped practitioner** - a **specialist** or **physiotherapist** whose fees **we** will reimburse only at the average amount charged for the treatment (or the actual amount of the fees if lower), subject always to the other terms of **your policy**.

### 10.4 Checkup

A consultation with, or a visit to, any medical practitioner about any medical condition or any signs and symptoms of a medical condition.

### 10.5 Chronic condition

A disease, illness, or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires **your** rehabilitation or for **you** to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

### 10.6 Claim

The amount of benefit **we** agree is paid, after taking off any **excess**, for providing **treatment** for one medical condition of one of the **insured persons** covered under this policy. If **treatment** has gone on for more than a year, **we** will treat it as a new **claim** for any further **treatment** after that date. In this instance, **we** will require an updated claim form or **specialist's** report.

### 10.7 Cover start date

The date on which each **insured person's** cover starts.

### 10.8 Day-patient

A patient who is admitted to a **hospital** or **day-patient** unit because they need a period of medically supervised recovery but does not occupy a bed overnight.

### 10.9 Diagnostic tests

Investigations, such as x-rays or blood tests, to find or to help to find the cause of **your** symptoms.

### 10.10 Drug abuse

The taking of any drug, substance or solvent unless it was as prescribed by a **general practitioner** or **specialist**.

### 10.11 Endorsement

A document that **we** issue to **you**, usually at **your annual renewal date**, containing any amendments to **your** policy.

### 10.12 Excess

This is the amount of money shown on **your** Membership Statement which **you** have to pay before any benefit becomes payable.

#### This is how it is applied:

- The **excess** (that is, the amount of money **you** have to pay towards the cost of eligible **treatment**) applies to every **insured person** in each **policy year**
- **We** will not pay any **claim** or part of a **claim** which is subject to an **excess**. In this case **we** will only pay the balance of the **claim** after **we** have deducted the **excess** amount
- The **excess** is deducted from any eligible **treatment** costs **you** incur
- The **excess** is a single deduction that is made regardless of the number of individual medical conditions claimed for in that **policy year**. Should **treatment** continue beyond **your** policy's **annual renewal date** then **we** will apply the **excess** once against the costs incurred before this

date, and again against the costs incurred on or after the **annual renewal date**. **We** will do this irrespective of whether the costs relate to **treatment** for the same medical condition

- If the first **claim** relates to a benefit with a monetary limit, then **we** will reduce the monetary limit by the total cost incurred before **we** apply the **excess**
- **We** will not apply the **excess** against medical costs for **treatment** that **your** policy does not cover.

### 10.13 General practitioner

A registered licensed medical practitioner in general practice.

### 10.14 Hospital

Any **hospital** that is listed in the most recent Saga Network of Hospitals **we** have issued to **you**.

### 10.15 In-patient

A patient who is admitted to a **hospital** and who occupies a bed overnight or longer, for medical reasons.

### 10.16 Insured person

**You** and the other insured people as shown on **your** Membership Statement.

### 10.17 Joint replacement

A surgical replacement of a damaged or worn joint.

### 10.18 Out-patient

A patient who attends a **hospital**, consulting room, or **out-patient** clinic and is not admitted as a **day-patient** or an **in-patient**.

### 10.19 Partner

The **policyholder's** partner living with the **policyholder** when the policy is taken out or renewed. By partner, **we** mean the current spouse or civil partner or any person (whether or not of the same sex) the **policyholder** lives with permanently in a similar relationship.

### 10.20 Physiotherapist

A medical practitioner who practices physiotherapy and who meets **our** recognition criteria for benefit purposes in their field of practice and who **we** have told in writing that **we** currently recognise them as a **physiotherapist** for benefit purposes.

When such persons provide such service to **you** as part of **your in-patient** or **day-patient treatment** those services will form part of the **private hospital** charges.

A full explanation of the criteria **we** use to determine these matters is available on request.

### 10.21 Policyholder

The person who has the contract with **us** as shown on the Membership Statement.

### 10.22 Policy start date

The date on which the policy began.

### 10.23 Policy year

A period of 12 months from the **policy start date** or from any **annual renewal date**.

### 10.24 Rehabilitation

Medical services aimed at restoring a person's independence following **treatment** of a disease, illness or injury.

### 10.25 Related condition

Any symptom, disease, illness or injury which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.

### 10.26 Specialist

A medical practitioner with particular training in an area of medicine (such as consultant surgeons, consultant anaesthetists and consultant physicians) with full registration under the Medical Acts, who meets **our** criteria for **specialist** recognition for benefit purposes, and whom **we** have told in writing that **we** currently recognise them as a **specialist** for benefit purposes in their field of practice.

For **out-patient treatment** only: a medical practitioner with full registration under the Medical Acts, who specialises in psycho-sexual medicine, musculoskeletal or sports medicine, or a practitioner in podiatric surgery who is registered under the relevant Act; and who, in all cases, meets **our** criteria for limited **specialist** recognition for benefit purposes in their field of practice, and who **we** have told in writing that **we** currently recognise them as a **specialist** for benefit purposes in that field for the provision of **out-patient treatment** only. A full explanation of the criteria **we** use to determine these matters is available on request.

### 10.27 Treatment

Surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

### 10.28 United Kingdom (UK)

Great Britain and Northern Ireland including the Channel Islands and the Isle of Man.

## Regulatory protection

**We** are authorised and regulated by the Financial Services Authority (FSA). The FSA was established by government to provide a single statutory regulator for financial services. The FSA is committed to securing the appropriate degree of protection for consumers and promoting understanding of the financial system. The FSA has set out rules which regulate the sale and administration of general insurance which **we** must follow when **we** deal with **you**.

AXA PPP healthcare's FSA register number is 202947. This information can be checked by visiting the FSA register which is on their website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

AXA PPP healthcare are also participants in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS), a body established by the FSA. The scheme is governed by FSA Rules

and may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders. For non-compulsory insurance the scheme pays the first £2,000 of a valid claim in full and 90% of the remaining amount of your loss.

Further information about the operation of the scheme is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Comments and complaints

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case and you want to make a complaint, we will do our best to try and resolve the issue. Whether you are phoning or writing, please remember to quote your name, address and membership number, as it will help us deal with your enquiry or complaint quickly.

### For queries and complaints not related to a claim

If you have a query or complaint about private medical insurance that is not regarding a claim, please contact our customer care advisers on **0845 300 0867** and they will try to resolve your complaint. If this does not resolve your complaint please write to the Customer Relations Department at the following address:

**Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ.** Alternatively, call **01303 771160**, fax **01303 771347** or e-mail [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

We will acknowledge your complaint upon receipt, investigate it and respond to you within five working days of receiving your letter (we will, of course, keep you informed if there is an unavoidable delay).

### For queries and complaints related to a claim

If you have a query or complaint that is regarding a claim, please contact our claims personal advisory team on **0845 300 4459**. If this does not resolve your complaint, please contact:

**The Customer Relations Executive, AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL.** Alternatively, call **01892 503110**

We will acknowledge your complaint upon receipt, investigate it and respond to you within five working days of receiving your letter (we will, of course, keep you informed if there is an unavoidable delay). If either of these responses does not satisfy you, please write with details of why you feel our decision is incorrect in relation to the terms and benefits of your policy, to:

**The Operations Director, AXA PPP healthcare, PPP House, Vale Road, Tunbridge Wells, Kent TN1 1BJ.**

Again, your letter will be acknowledged upon receipt. The Operations Director will then, on behalf of our Chief Executive, review your complaint and respond to you within 20 working days of receiving your letter (we will, of course, keep you informed if there is an unavoidable delay). If you are not satisfied with the response you receive, you can ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service will resolve your dispute in an independent and fair way. You can contact them at:

**Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

**Lo-call enquiry line number: 0845 080 1800**

**Fax number: 0207 964 1001**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

**e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

## Important Note

The Ombudsman will only look at complaints about:

- The way in which your policy was sold to you
- The administration of your membership
- The handling of any claims.

Please note that the Ombudsman will not normally investigate complaints concerning an insurer's legitimate exercise of commercial judgement. The Ombudsman will also not usually be able to review a complaint where:

- we gave a final decision over six months ago
- your case already involves (or has involved) legal action.

None of these procedures affect your legal rights.

## Personal information and how to use it

We have included this section in line with our commitment to keep our customers informed. Could you please ensure that any family members on the policy who are old enough to understand this information read it, as it also applies to them.

The Data Protection Act 1998 places a number of responsibilities upon people and organisations that use personal information and gives rights to individuals to control the use of their personal data and to obtain a copy of it. In particular, the Act sets out a number of principles which govern how information is obtained, stored, processed and disclosed. One of the Data Protection principles states that information must be obtained fairly and lawfully. We believe we can only do this if we tell you what your information might be used for and then you can decide whether or not you wish to give it.

### What do we use your personal information for?

Much of the personal information Saga and the underwriter of your policy, AXA PPP healthcare limited, hold about you is obtained when you apply for

a Saga private medical insurance policy, and when a claim is made. This may include medical information we obtain from medical practitioners and other health consultants.

**Saga** will keep your information securely and use it to provide the highest standard of service in the administration of this policy and other products that you hold with Saga. We will also use it for underwriting and pricing purposes and, in certain circumstances, claims mediation and market research, and to maintain management information for business analysis.

**AXA PPP healthcare limited** will handle your information on a confidential basis and use it to process claims, administer this policy, for underwriting and pricing purposes and to maintain management information for business analysis. It will disclose this information to Saga or service providers as appropriate for these purposes and to help with the administration of your policy. Where it does so, it will put in place safeguards such as contract terms to protect your confidentiality. In the event of a claim, AXA PPP healthcare may have to give some information about you and/or any named partner to those involved in your/their treatment or care, but this will be done confidentially. With your/their consent it may also disclose information to a representative you/they have chosen. Correspondence about any claim will be addressed to the Policyholder. If a claim is made by a partner, AXA PPP healthcare will keep any personal information in this correspondence to the minimum it needs in order to process the claim. It may use or give data to others outside Saga or AXA PPP healthcare for research, statistical purposes or to improve their services, but it will remove your name and address from this data first.

Saga and AXA PPP healthcare's purposes for processing information and the people and organisations to whom it may be given, are each listed in the Register of Data Controllers. The Register is maintained by the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF (telephone number 01625 545 745 - facsimile number 01625 524 510). You are free to inspect this or obtain a copy of the requisite entry from the Information Commissioner.

You should be aware that Saga and AXA PPP healthcare do not supply any information about you to anyone unless we believe it is lawful to do so, or when we are requested to do so by you and have your consent in advance. However, we may, at our discretion, appoint a third party to service the policy, including another company based outside the European Economic Area.

### **Marketing policy**

Saga may share your personal information, but not your medical data, with other Saga Group companies. By providing us with your personal data and contact details, you consent to Saga Group using it for administrative purposes and to the Saga and Acromas groups of companies and their partners contacting you by post, telephone, e-mail, SMS or other electronic means, to inform you about any products and services which it considers may be of interest to you. We will do this unless you contact us or you make use of the regular opportunities that we provide you with, to confirm which channels and products you do and do not wish to use or hear about, or unless you tell us you prefer not to receive direct marketing.

### **Obtaining a copy of the information we hold about you**

You may request a copy of the information Saga and AXA PPP healthcare hold about you and have any inaccurate data corrected. If you wish to access your personal information, please write to the Data Protection Officer at Saga Group and/or AXA PPP healthcare. We are entitled to charge a fee, currently £10, which is payable for accessing this information. When information has been supplied by a medical practitioner, you should be aware that their consent is needed before this can be supplied to you.

### **Crime prevention and detection and legal requirements**

Saga and AXA PPP healthcare are required by law, in certain circumstances, to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crime. AXA PPP healthcare will disclose information to third parties including other insurers for the purposes of prevention or investigation of crime including reasonable suspicion about fraud or otherwise improper claims. This may involve adding non-medical information to a database that will be accessible by other insurers and law enforcement agencies. Additionally, AXA PPP

healthcare are obliged to notify the General Medical Council or other relevant regulatory body about any issue where they have reason to believe a medical practitioner's fitness to practice may be impaired.

### **Keeping information**

Saga and AXA PPP healthcare will continue to hold information about the policy and any claim made under the policy for some time after it has ended. We will then dispose of your information in a responsible way.

### **Future underwriter changes**

Your Saga Private Medical Insurance policy is currently provided and underwritten by AXA PPP healthcare Limited. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you private medical insurance to replace your current policy. If this is the case, Saga will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. You hereby authorise Saga to transfer any personal data to a new provider, including health or other data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling 0845 300 0867.

### **Renewal process**

You will be sent a renewal invitation approximately 21 days before your renewal date which will include your premium for the next year. If you choose to pay by Direct Debit, we will renew your policy each year using the payment details you have given us unless you notify us that you do not want to renew or that you want to renew using a different payment method, in which case you will need to cancel your Direct Debit mandate with the bank.

# Saga Joints Replacement Plan

Saga Services Limited is a wholly owned subsidiary of Saga Group Limited and is Registered in England and Wales (Company No. 732602). Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE. Saga Services Limited is authorised and regulated by the Financial Services Authority.

Saga has arranged for its private medical insurance to be underwritten by AXA PPP healthcare Limited.  
Registered Office: 5 Old Broad Street, London EC2N 1AD, United Kingdom. Registered in England Number: 3148119.

AXA PPP healthcare Limited is authorised and regulated by the Financial Services Authority. AXA PPP healthcare Limited may record and monitor calls to help improve customer service.