

Care Starter Cash Plan

Insurance Product Information Document (IPID)

Company: HMCA Insurance Limited

Product: Cash Plan

HMCA Insurance Limited (www.hmcainsurance.gi) registered in Gibraltar (Reg. No. 96060) with registered address: 33/2 Cannon Lane, Gibraltar, GX11 1AA is an insurer and is authorised and regulated by the Gibraltar Financial Services Commission (GFSC). This can be verified by visiting the GFSC's website www.gfsc.gi or by contacting the GFSC on +350 200 40283. HMCA Insurance Limited is authorised by the Financial Conduct Authority to passport in to the UK, reference number 452264.

This document provides a summary of the key information relating to the plan. The full terms of conditions of the plan and other important information are included in the enclosed information.

What is this type of insurance?

This plan is designed to provide cash benefits if you are admitted to hospital, involved in an accident, dental, optical, maternity and out-patient benefits. This is payable if private or NHS.



What is insured?

- ✓ Cash benefit for every night in hospital
- ✓ Cash benefit for day case procedures
- ✓ Double benefits apply if hospitalised due to an accident
- ✓ Double benefits apply if hospitalised due to an accident on public transport
- ✓ Double benefits apply if hospitalised overseas within the EEA
- ✓ Cash benefit for private ambulance & prescriptions
- ✓ Personal accident lump sum
- ✓ Cash benefits towards dental examinations and remedial or restorative treatment
- ✓ Cash benefits towards optical examinations & glasses
- ✓ Maternity grant
- ✓ Cash benefits towards consultations, investigations, pathology, x-rays, scans and physiotherapy
- ✓ Cash benefits towards complementary medicine
- ✓ Free medical information helpline service – includes 24 hour counselling



What is not insured?

- These are some of the core exclusions, please refer to the Description of Benefits in the enclosed information.
- ✗ Treatment which is prescribed, planned, known about or is currently taking place at the commencement date is specifically excluded
 - ✗ Pre-existing conditions but may be covered after the first 12 months, see exclusions 3.2.1, in the enclosed literature
 - ✗ Attempted suicide, self-inflicted injury, an alcoholism and alcohol abuse
 - ✗ Pregnancy, childbirth or complications thereof
 - ✗ Mental illness, psychiatric disease
 - ✗ Rehabilitation or palliative care



Are there any restrictions on cover?

- ! Some benefits have a specific limit, please refer to the Description of Benefits in the enclosed information. Alternatively ring our helpline on 01423 799949 and we will be happy to go through the benefits.



Where am I covered?

- ✓ Your country of residence, whether that be the United Kingdom; or the EEA. Cover continues whilst travelling overseas.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to any questions we ask.
- If anything changes between the time you agreed to join and your start date you must contact us.
- In the event of a claim, please ensure you contact our claims team on 01423 793023.
- All members must also ensure they provide all information we ask to enable us to process their claim.



When and how do I pay?

- You can pay your subscription annually or monthly by direct debit.



When does cover start and end?

- Cover commences when we receive your communication to join.



How do I cancel my contract?

- If you wish to change your mind you have the right to cancel within 14 days of receipt of your membership certificate and any subscriptions paid will be refunded. After the first 14 days you may cancel your cover at any payment date thereafter by contacting HMCA Members, Beech Hall, Knaresborough, Yorkshire HG5 0EA. Telephone 01423 799948