

Policy Summary

About CIGNA's Premier Plan

Some important points about CIGNA's Premier Plan insurance policy are summarised below. This summary is developed as a guide to the policy, giving you details of the key benefits as well as any significant or unusual exclusions. However as it does not describe all the terms and conditions of the plan it should be read in conjunction with the Policy Terms & Conditions, List of Benefits and How to Claim Guide.

Key Benefits of the plan

Plan Benefits	Significant exclusions or limitations	Policy Section
Full refund for hospital charges for hospitals on the CIGNA list. Includes day cases, operating theatre and recovery room, prescribed medicines, drugs and dressings, for use whilst an in-patient or for day case treatment.	If the hospital is not on CIGNA's list, a maximum of £224 per night is payable.	List of Benefits
Costs of a parent staying with a child under the age of 12.	Reasonable cost of staying in the same hospital for up to 30 days in any one year of insurance.	List of Benefits and Policy Terms & Conditions-Condition 6.4
Full cost of surgeon's and anaesthetist's fees.	Up to the levels in the CIGNA Fee Schedule.	List of Benefits
Full refund on specialist physician's fees for in-patient treatment.		List of Benefits
Home nursing charges for qualified nurses if recommended by a specialist immediately after hospital treatment or on a full time basis for treatment that would normally be provided in a hospital.	Limited to 180 days in any one year of insurance.	List of Benefits and Policy Terms & Conditions-Condition 6.2
Costs of out-patient consultations with specialists.	When referred by your GP.	List of Benefits
Costs for non-surgical procedures and treatment.		List of Benefits
Full refund on for radiotherapy, chemotherapy and oncology fees.		List of Benefits
Full refund on for radiology, pathology and physiotherapy.	When referred by a specialist	List of Benefits
Chiropractic and osteopathy fees.	When referred by your GP or specialist	List of Benefits
Surgical appliance.	Which is inserted during surgery, or is a necessary part of the treatment immediately following surgery	List of Benefits
Psychiatric care, for psychiatric conditions, other mental disorders or addictions.	Which meet CIGNA's criteria. Up to £10,000 in any one year of insurance.	List of Benefits and Policy Terms & Conditions-Condition 6.3
Alternative therapy.	If recommended and supervised by a specialist.	List of Benefits
Cash benefit, paid instead of the above benefits for each overnight stay spent in an NHS hospital for free inpatient treatment.	£50 for up to 100 nights in any one year of insurance.	
Full costs of Private ambulance to or from a hospital.	Transport to, from and between hospitals required as a medical necessity up to £200 per	List of Benefits

	year of insurance.	
	The plan does not cover any medical illness or injury or psychiatric condition which was known about or suspected before the start date of the plan.	Policy Terms & Conditions-Exclusion 9.1 & 9.2
	The plan does not cover dental or orthodontic treatment.	Policy Terms & Conditions-Exclusion 9.5
	The plan does not cover treatment, supervision or care for a chronic condition.	Policy Terms & Conditions-Exclusion 9.8
	The plan does not cover any treatment required as a result of a relapse of a chronic condition.	Policy Terms & Conditions-Exclusion 9.9
	The plan does not cover cancer that it has spread from its original site.	Policy Terms & Conditions-Exclusion 9.10
	The plan does not cover pregnancy or childbirth.	Policy Terms & Conditions-Exclusion 9.20

The product is provided by CIGNA Life Insurance Company of Europe S.A.-N.V., a Belgian company with limited liability in the UK, and administered by CIGNA European Services (UK) Limited.

Length of cover

The policy is for one year from the policy start date.

Your cover will start on the 1st of the month after CIGNA has received a signed copy of the membership certificate.

Cancellation

If for any reason you are not satisfied with this policy and you have not made a claim, you can write to CIGNA at 1 Knowe Road, Greenock, PA15 4RJ within 14 days of your insurance start date to cancel the policy. If this happens the policy will have provided no cover and any premiums you have paid will be refunded to you.

Making a claim

To make a claim, please follow the How to Claim Guide provided, ensuring that you call the CIGNA helpline on 08457 224462 before embarking on any major treatment. Failure to do so will result in you being responsible for paying 20% of the bills.

CIGNA will settle all bills directly with the specialist or hospital or, if for any reason you have paid the bills, we will settle directly with you.

Claims should be submitted to CIGNA at 1 Knowe Road, Greenock, Scotland PA15 4RJ within six months of the start of the treatment. If after six months you still need treatment, then a new claim form should be submitted.

How to make a complaint

If you wish to register a complaint, please contact us:

- in writing to CIGNA at 1 Knowe Road, Greenock, PA15 4RJ
- by phone: 08457 224462

If we are unable to resolve any complaint to your satisfaction you may complain directly to:

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

Tel: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Complaining to the Ombudsman does not affect your legal rights.

Compensation

CIGNA is a member of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations, however this will depend on the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Who regulates us?

CIGNA Life Insurance Company of Europe S.A.-N.V., 1 Knowe Road, Greenock, PA15 4RJ is authorised by the Banking, Financial and Insurance Commission, (Commission Bancaire, Financiere et des Assurances – CBFA) of Belgium and regulated by the Financial Services Authority (FSA) for the conduct of insurance business in the UK.

Our FSA register number is 202845.