

Schools Scheme
Policy Summary

effective from
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Policy Summary

Your policy at a glance

This policy summary is designed to give you an overview of Schools Scheme Private Health Cover, which is provided by BCWA, a trading division of Simplyhealth Access.

Full details of your Schools Scheme cover, including policy terms and conditions, are given in the following pages. You should read these carefully to help you get the best from your policy.

What is Schools Scheme Private Health Cover?

Your Schools Scheme policy provides extensive insurance cover for private medical treatment of Acute Conditions together with a wide range of additional benefits. Your benefits include cover for initial private consultations, out-patient, day-patient and in-patient investigations and treatment. Your Schools Scheme cover is part of a group policy and is renewable annually at the option of the sponsoring school.

Core benefits	Cover available	Notes
In-patient and day-patient treatment		
Hospital charges	YES	
Consultants'/Specialists' fees	YES	
Diagnostic tests	YES	
Radiotherapy/Chemotherapy	YES	
Psychiatric treatment	NO	
Out-patient treatment		
Consultant/Specialist consultations	YES	
Diagnostic tests	YES	
Radiotherapy/Chemotherapy	YES	
Physiotherapy	YES	
Psychiatric treatment	NO	
Additional benefits		
Nursing at home	YES	Following an in-patient stay, when prescribed by a Specialist solely for medical reasons.
Private ambulance	YES	
Parent accommodation when staying with a child covered by the policy	YES	For a parent accompanying a child up to 18 years of age.
NHS cash benefit	YES	£100 payable each night for a maximum of 91 nights each Year.

Are there any exclusions and limitations particular to Schools Scheme cover?

Generally, private health insurance does not cover the treatment of chronic conditions. These are long-term conditions that cannot be cured and where treatment will usually only relieve symptoms. See page 14 for more information.

There are other general exclusions and full details of all exclusions can be found on page 12. If you require more information about these exclusions please call our Helpline on 0800 294 6796.

If your child receives treatment in a private hospital room not listed in the Schools Scheme Hospital Directory, then they will not be eligible for Benefit 1. Instead we will pay Benefit 3 (Unlisted private hospital benefit) which is likely to fall short of the expenses incurred. Please see the notes contained in the Benefits table on page 10.

To apply your child must be 18 years or younger and a full-time pupil of the sponsoring school.

Is there a maximum amount I can claim in any one year?

With Schools Scheme cover there is no overall maximum amount that you can claim for eligible private treatment in any one year, although some specific benefits may have annual or daily limits. Full details are given in the Benefits table on page 10.

How does your child claim?

You should phone our Claims Helpline on 0800 294 7302 on their behalf before arranging any treatment. Our experienced and helpful staff will then be able to assist you. Although treatment can be arranged and approved over the phone, in some circumstances you may need to complete a claim form.

Your right to cancel

You have the right to cancel your policy up to 14 days from either the day you receive your Policy Documents, or the day on which payment of contributions is received for the new policy, whichever is the later.

If you have a complaint

At BCWA we aim to provide you with the very highest levels of customer service and care at all times. In order to maintain this service standard we encourage feedback from our members. That's why we've put in place a procedure that you can use to raise any concern or complaint you may have.

In the first instance you should write to BCWA Customer Services at James Tudor House, 90 Victoria Street, Bristol BS1 6DF or contact our Customer Services team on 0800 294 7302.

If you are unhappy with the response you receive then we will refer your complaint to the Simplyhealth Quality Assurance team for a final decision.

Should you remain dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800. Full details of our complaints procedure are available on request.

You are protected by the Financial Services Compensation Scheme

In the unlikely event that we go out of business or into liquidation, you are protected by the Financial Services Compensation Scheme. Should this happen then any valid outstanding claims you have at this point will be paid by the scheme.

Note that this cover is limited to the first £2,000 of the outstanding claim plus 90% of any amount above this. For more details on the scheme, please visit www.fscs.org.uk or telephone 020 7892 7300.

