

# Insurance Product Information Document

Company: BHSF Limited

Product: Healthy Choices



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

## What is this type of insurance?

Offers a health insurance and provides reimbursement for everyday health needs such as optical and dental treatment. Also for those who wish to protect a set amount of wages when taking an unpaid leave of absence from their employment to care for a child following certain named illness or accident events. For full details of benefits covered please see the Benefit Schedule and Policy.



### What is insured?

- ✓ A number of everyday health insurance benefits such as optical or dental treatment. For full details see the Policy and Benefit Schedule.
- ✓ ChildMax covers loss of your selected wages for up to 12 months because of absence from your employment to provide care for your child diagnosed with one of 7 specific medical conditions caused by an accident, being blindness, coma, deafness, loss of a hand or foot, paralysis of limb(s), serious third-degree burns (greater than 5% of body surface) and traumatic brain injury.
- ✓ ChildMax covers loss of your selected wages for up to 12 months because of absence from your employment to provide care for your child diagnosed with one of 12 specified illnesses, being aplastic anaemia, bacterial meningitis, benign brain tumour, blindness, cancer, deafness, kidney failure, loss of a hand or foot, major organ transplant, multiple sclerosis with persisting symptoms, paralysis of limb(s) and stroke.
- ✓ For full details see the Policy Details and Benefit Table.



### What is not insured?

- ✗ Any treatment or service not specified in the Policy or Benefit Schedule such as: Dental - veneers or whitening procedures. Optical - purchase of frames only or cleaning solutions.
- ✗ The ChildMax Benefit excludes any specific medical condition or specified illness which first manifested before the Child-Registration Date as stated in your Policy Schedule.
- ✗ The ChildMax Benefit excludes any specified illness present at the child's birth or any medical condition not specified in this Policy.



### Are there any restrictions on cover?

- ! All benefits will cease when you or your partner reaches age 75.
- ! Your policy has a qualifying period. See Policy Terms for full details.
- ! A maximum of 5 children aged 3 months to age 18 can be included, but foster children are excluded.
- ! This policy only pays for one leave of absence per child under the ChildMax benefit.
- ! The policyholder must be a permanent resident in the United Kingdom.



### Where am I covered?

- For Treatment performed in the United Kingdom. Can claim for worldwide emergency treatment or purchase of glasses.
- ChildMax claims are worldwide with the exception of sanctioned territories.



### What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions honestly and carefully.
- To keep premiums up to date, informing us of any changes to your personal details and/or circumstances and claim according to the claim procedures.
- You must be able to provide documentary evidence of your current wages for a ChildMax claim.
- You, or your partner or child must not act in a fraudulent manner or fraudulently exaggerate the claim.



### When and how do I pay?

The premium to secure your cover is payable by direct debit.



### When does the cover start and end?

- Your cover will start on the date shown in your Policy Schedule.
- Your Policy is renewed on a monthly basis for as long as the premiums are paid to us.
- Your policy will terminate when the premiums cease or when you reach your 75th Birthday.



### How do I cancel the contract?

You can cancel your Policy at any time by calling our Helpdesk on 0121 454 3601, or email us at [enquiries@bhsf.co.uk](mailto:enquiries@bhsf.co.uk) or by writing to BHSF Limited, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE. If you cancel with 14 days of receiving your welcome pack, we will refund any premium you have paid providing you have not made a claim or intend to report a claim.