



Brokers

Product Information Pack

Contents

This brochure explains the different schemes we offer and the support we provide to our registered Brokers. If you have any questions, please do not hesitate to contact us on **0800 980 4601 / 01733 362872** or email us at sales@generalandmedical.com

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Why Us?



A range of comprehensive covers



Voluntary or mandatory schemes



Competitive and flexible commission options



Easy, no-obligation quotations by phone, email, web or post



A secure online area which provides access to quotes and up-to-date literature



A dedicated broker sales team



Personalised after sale care for your clients



A 5 star rated organisation

Choose General & Medical Healthcare

General & Medical Healthcare specialise in providing quality health insurance to individuals and families, businesses and other organisations, including associations and sports clubs. We pride ourselves on our first class customer service, never forgetting our guiding principle, **People first...always.**

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to evolve at an impressive rate and today provide private medical insurance schemes to UK and international clients. We have our main office in Peterborough, Cambridgeshire with further administrative offices in Guernsey, London and Texas.

We are the preferred provider for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve.

We give a personal level of service to all clients. Telephone calls are never routed through a call centre or held in a queuing system. All clients of General & Medical Healthcare are assigned a named Health & Care Support Specialist, trained in medical terminology and claims handling and always on hand to help and advise.

As a healthcare specialist, all of our attention is focused on providing compelling healthcare solutions and by building on solid foundations, we continue to grow steadily. Our customers have peace of mind, knowing we will be there when they need us.

General & Medical Finance Ltd is regulated by the Financial Conduct Authority (FCA) in the UK and its services are covered by the Financial Ombudsman Service and the Financial Services Compensation Scheme.

Based in Guernsey, General & Medical Insurance Ltd underwrites the private healthcare schemes marketed by General & Medical Healthcare. General & Medical Insurance Ltd is authorised and regulated by the Guernsey Financial Services Commission and are covered by the Channel Islands Financial Ombudsman (CIFO).



Working Together

We have devoted much time and effort to our administrative and IT systems. The emphasis has been to provide a highly flexible framework that is ideally suited for both the individual and larger corporate markets - from underwriting terms to benefit provision and client servicing, so we are ideally positioned to meet the needs of any Broker.

Technology

The technology we use is both innovative and intuitive; it provides the tools that allow us to identify and produce appropriate solutions to meet the requirements of both you and your clients.

Broker Registration

Once registered with us as a Broker, or an Introducer, you will receive username and password details to a secure area of our website. When logged in, you will have access to product information, a quoting system and be able to view your agency and account details.

Quotations

With access to your own secure area of our website you will be able to obtain an instant quotation, and print any literature that may be required. For a more complex quote please telephone us on 0800 980 4601 / 01733 362872 or email our broker support team at sales@generalandmedical.com. All our quotations are valid for up to 21 days.

Administration

After you have introduced a client to us we will deal with all ongoing administration. Where a client chooses to pay an excess on a claim, we collect the excess from the client rather than short falling provider invoices. This gives both the client and the provider of medical services a smoother claims process.

We Keep Clients In The Picture

Full documentation will be issued to the client when taking out cover. Clients receive usernames and passwords to a secure area on our website, where they can view their specific cover details, print various documents and view their own claims. We also provide a range of leaflets expanding on certain aspects of cover.

Training

All Brokers registered with us must ensure that they are fully conversant with our products and services. In order to comply with FCA regulations, we provide everything that is needed for the Broker to attain the high standard of knowledge required. This is achieved through training sessions, telephone support and our comprehensive literature.



Working Together - Commission

We set our premiums at a level that we believe gives the customer excellent value, whilst allowing us to offer intermediaries a competitive level of commission.

Commission Structure

We have resisted the temptation to set our rates at artificially high levels in order to offer artificial discounts to the customer or very high commissions to intermediaries, as we believe this may compromise fairness to the customer in some situations.

Commission Payment

Commissions are paid monthly. You will receive a report of activity together with a commission payment report. Indemnity Commission is available, however terms and conditions apply.

High Volumes Of Business

If you introduce clients regularly which results in the production of consistently high volumes of business, we will be more than happy to discuss the possibility of enhanced rates of commission, through our tiered system.

Commission Tier Rates

In order to offer the appropriate service to our registered Brokers and Introducers, we have developed a simple tiered system - Recognised, Preferred and Partner.

From the information given on your application when you register with us, we will give you an appropriate tiered rating for the first year.

On renewal of annual registration the tiered rating may be varied for the subsequent year depending on volumes of business and type of business generated.

Registering

You may apply to register with us as either:

An FCA authorised Broker

An FCA authorised Broker must be trained to recommend General & Medical products.

An Appointed Representative of an FCA authorised Broker

For Appointed Representatives of FCA authorised Brokers, the relationship will be between General & Medical and the principal Broker.

An Introducer

Introducer Appointed Representatives need not be FCA registered, as they will not sell General & Medical products. They may only introduce clients directly to General & Medical.

Different commission levels apply to each category of registration.

Termination

If for any reason we terminate our agency agreement with you, we will do so in writing. Your entitlement to commission on business introduced by you will remain in place until the natural expiry of such cover.

Working Together - Fully Insured Schemes

Our range of Private Health Insurance covers offer a wide choice of cover levels from in-patient treatment only to fully comprehensive and enhanced benefits options including unique benefits only offered by General & Medical.



Our dedicated and flexible products are designed to meet the needs of:

- Individuals and Families
- Companies, Groups and Associations
- Sports Players and Sports Clubs

For large group schemes, cover is available on a community rated or claims rated basis, for both mandatory schemes and voluntary participation.

Policies are invariably written on a twelve month basis and premiums can be paid monthly by direct debit or annually by direct debit, debit/credit card, BACS or cheque.

There is no extra charge for monthly payments.

Bespoke Schemes

For groups, companies and associations we can offer bespoke affinity facilities for both mandatory or voluntary participation providing exclusive arrangements for potentially significant opportunities. This includes dedicated online intermediary quotation and policy management facilities as well as support with bespoke literature, policy fulfilment and promotional material.

These bespoke arrangements are specially designed to allow organisations to offer a voluntary paid private health insurance scheme, to their employees or members at exclusive rates and terms without cost or administration burden and employees or members joining a scheme will be responsible for paying their own premiums.

For more details of our insured schemes and the covers available, please refer to pages 9 to 11 of this brochure and speak to our sales team by calling 0800 980 4601 or 01733 362872.



Product Oversight & Governance

The following sets out our product approval and oversight process and how we ensure that we offer fair value products to customers in the target market.

In line with the FCA's published guidelines, we have implemented an enhanced product governance and oversight process, which is supported by our Product Governance and Oversight Policy to ensure our products offer fair value to customers in the target market for a reasonably foreseeable period throughout the life of the product – at inception, throughout the initial insured period and at subsequent renewals.

Each new or significantly adapted product (e.g change to the insurance coverage, costs, exclusions, excesses, limits or conditions) undergoes a product approval process before it is marketed or distributed to customers.

We also regularly review our existing products to ensure they remain appropriate to the relevant target market and continue to offer fair value.

When assessing fair value, we use all appropriate information available to us:

- Customer research
- Ongoing product review
- Product usage
- Quality of service
- Claims information
- Complaints data
- Customer feedback
- Remuneration
- Distribution arrangements

In respect of the distribution arrangements for a product, we will conduct a further fair value assessment to identify any impact which the distribution arrangements are having on the product value including whether the distribution channels remain appropriate.

As we carry out our product reviews, we may request information from distributors related to sales and product reviews as evidence that the product has been sold to the right target market or any complaints received relating to the product, to allow us to assess the impact of the distribution arrangements upon the customer's value for money.

In most instances we will have this data on our system but there will be occasions when we may request this information from relevant distributors.

We expect insurance distributors to promptly inform us if they become aware that any insurance product is not in line with the interests, objectives and characteristics of its identified target market or there is a risk to continuing to provide fair value, or become aware of other circumstances that may adversely affect the customer, and where appropriate amend their distribution strategy.

We will take appropriate remedial action if a product performs differently from expected and if the product does not offer fair value.



Target Market Statement

The following pages provide a summary of our Private Medical Insurance products and helps you to understand the identified target market for these products.

Product: Private Medical Insurance for Individuals and Families (Personal Healthcare)



Product: Private Medical Insurance for Business (Business Healthcare)



Product: Private Health Insurance for sportspeople and sports clubs (Sports Healthcare)



These summaries do not describe the full terms, conditions, and exclusions of these products, which can be found in the policy documents available within the broker login area on our website www.generalandmedical.com

How Should This Product Be Distributed

This products can be sold on an advised and non-advised basis subject to the relevant FCA permissions. Each distributor is responsible for compliance with the relevant FCA regulations.

Personal Healthcare

Product Description - Personal Healthcare Insurance for Individuals, Families and Small Companies/ Sole Traders.

Who The Product Is Designed For

This product is designed for individuals and their families who want quick access to private healthcare services including prompt referrals to consultants, hospital admissions to private facilities at a convenient time and location.

This product provides cover for private treatment of acute short – term medical conditions that are not recurrent or long term in nature.

Personal Healthcare is suitable for individuals and families who are permanent residents in the UK, Channel Islands and Isle of Man.

This product is available for individuals from the age of 16 up to their 75th birthday. Once covered, there is no upper age limit.

Children under the age of 16 must be added to an adults' policy.

Who The Product Is Not Designed For

This product is not suitable for small businesses who want to insure 2 or more employees, medium and large companies.

It does not provide cover for ongoing long-term or chronic conditions.

Product Cover Options

Our Private Medical Insurance for Individuals and Families offers four key covers – Essentials, Everyday, Lifestyle and Elite, plus three upgrade options, providing individuals and families with flexibility to choose the right option for them.

Essentials

Designed to provide quick and essential access to hospital in-patient surgery inclusive of initial and subsequent consultation and diagnostic tests where in-patient surgery is required.

The 'Plus' upgrade includes all of the benefits of Essentials, as well as the benefits of a comprehensive level of in-patient cover, access to cancer treatment, palliative treatment and hospice care.

Everyday

Everyday gives access to in-patient and out-patient benefits but it includes an essential level of cover for the treatment of cancer that increases for each of the first five years of membership, if no claims for cancer are made. In addition, within certain limits, there is out-patient cover for therapies, complementary medicine and cardiovascular conditions. Cash benefits for life and critical illness are also included.

The 'Plus' upgrade includes all of the benefits of Everyday cover and in addition provides in-patient cover for cardiovascular conditions and a higher level of cover for the treatment of cancer that increases for each of the first five years of membership, if no claims for cancer are made.

Lifestyle

Lifestyle cover provides full cover for any in-patient admissions as well as enhanced cover for out-patient benefits. Cash benefits for life and critical illness as well as access to a GP advice line 24 hours a day are also included.

The 'Plus' upgrade provides all of the benefits of Lifestyle but with higher limits for out-patient benefits, cover for a private ambulance and home nursing. There are also cash benefits included for personal accident and temporary disablement.

Elite

In addition to all of the benefits included in the Essentials, Everyday, Lifestyle levels of cover, Elite provides cover for dentistry, optical services and GP visits, maternity services and the costs of boarding pets.

Business Healthcare

Product Description - Business Healthcare for Small, Medium and Large Companies with 2 or more employees.

Who The Product Is Designed For

This product is designed for businesses owners who want to provide private medical insurance for their directors, employees and their families to provide quick access to healthcare services including prompt referrals to consultants and hospital admissions to private facilities, at a convenient time and location.

This helps businesses to attract and retain quality staff, manage absence costs, lower employee turnover, and provides a benefit to employees and their families creating happier, healthier staff.

This product provides cover for private treatment of acute short – term medical conditions that are not recurrent or long term in nature.

Business Healthcare is suitable for businesses whose employees and their families are permanent residents in the UK, Channel Islands and Isle of Man.

This product is available for employees and their families from the age of 16 up to their 75th birthday. Once covered, there is no upper age limit.

Children under the age of 16 must be added to an adults' policy.

Who The Product Is Not Designed For

Individuals and families.

This product is not suitable for businesses who want to insure one employee, such as sole traders.

It does not provide cover for ongoing long-term or chronic conditions.

Product Cover Options

Our Business Flex business private medical insurance offers four key covers, providing businesses with flexibility to choose the right option for their employees.

Business Prime

Designed to provide quick and essential access to hospital in-patient and day-patient surgery and treatment following an initial diagnosis. In addition this cover provides access to treatment for cancer both as an in-patient and out-patient.

Business Module 1

Including all of the benefits of Business Prime, as well as the benefits of in-patient, and day-patient surgery and cancer treatment this module offers additional cover for out-patient treatment including initial consultations and diagnostic tests.

Business Module 2

This module offers enhancements to the benefit levels of Module 1 along with extended cancer care, additional maternity, accident and illness cash benefits. Cover is also included for emergency medical treatment outside the UK.

Business Elite

The Elite module includes all of the benefits of Module 2 many of which attract enhanced levels of cover. In addition benefits are included for routine dental, optical, private GP and maternity services and extend to include cover for prescription costs.



Sports Healthcare

Product Description - Sports Healthcare for sportspeople and clubs.

Who The Product Is Designed For

This product is designed for amateur, professional and semi-professional sportspeople and clubs. The range offers cover for medical treatments including treatments of sports related injuries and provides quick access to healthcare services including prompt referrals to consultants, hospital admissions to private facilities at a convenient time and location.

This product is suitable for those receiving any fee, donation or benefit in kind from participation in their sport, whilst playing, coaching, or training at club, county, national or international levels and encompasses junior or youth training/playing for sports academies and professional or semi-professional clubs.

This product provides cover for private treatment of acute short – term medical conditions that are not recurrent or long term in nature.

Sports Healthcare is suitable for sports clubs based in and sportspeople who are residents in the UK, Channel Islands and Isle of Man.

This product is available for employees and individuals from the age of 16 up to their 75th birthday. Once covered, there is no upper age limit.

Children under the age of 16 must be added to an adults' policy.

Sports Risk Rating

We rate sports from 1 – 4. Low risk sports Level 1 include Darts, Badminton, Cricket whereas sports such as Paragliding, Scuba Diving and Professional Cycling would be considered high risk and therefore rated as Level 4. To check the sports risk rating please see our brochure.

Who The Product Is Not Designed For

It does not provide cover for ongoing long – term, also known as chronic conditions.

Product Cover Options

Our Sports Healthcare offers four key covers – Sports Key, Sports, Sports Plus and Sports Elite, providing sportspeople with flexibility to choose the right option for them.

Sports Key

Sports Key provides essential level of in-patient cover, for sports related injuries, including surgery, scans and physio, pre and post admission consultations, tests and scans, stress Counselling Helpline / Health & Wellbeing Services, NHS Hospital cash back (as part of an in-patient stay) and 24 hour GP advice line.

Sports

Sports includes all the benefits of Sports Key as well as out-patient consultations, diagnostics and treatment and an additional pool of out-patient benefit for teams with 6 or more players.

Sports Plus

Sports Plus provides all the benefits of Sports with higher out-patient benefit limits, as well as cover outside of the UK for touring clubs, cancer cover, including radiotherapy and chemotherapy cover, cover for Cardiovascular conditions and accidental damage dental cover.

Sports Elite

In addition to all of the benefits included in the Sports Plus level of cover, Sports Elite provides a number of increased benefit limits and out-patient physiotherapy benefit on a 50/50 risk share basis.



Ways To Enhance Cover

Cover For Pre-existing Conditions

For an additional premium, cover for up to two pre-existing conditions can be chosen from a list of defined conditions. Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims.

Cover for pre-existing conditions

Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:

● Acne	● Diabetes	● Hypertension
● Arthritis	● Eczema	● Psoriasis
● Asthma	● Fibrocystic Breast Disease	● Ulcerative Colitis
● Carpal Tunnel Syndrome	● Gastro-Oesophageal Reflux Disease	● Varicose Veins
● Crohn's Disease	● Glaucoma	

Ways To Reduce Premiums

Policy Excess Options

An excess is an amount agreed in advance that each person on the policy pays towards the cost of a claim.

The excess options available are £75, £100, £150, £200, £250, £500, £1000, £2000 or £3000. It can be chosen to apply per policy year or per claim.

Hospital Choices

General & Medical have one of the largest selections of Participating Hospitals and medical facilities including the majority of the leading national private hospital groups and NHS private patient units.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give three levels of choice reflecting the lower cost of treatment at certain facilities by reducing payments according to the hospitals chosen.

For full details of our hospital list, please see our Participating Hospitals brochure or please visit our Hospital Finder on our website.



First Choice - a select group of private hospitals and clinics at locations throughout the UK, including London. These include Spire Healthcare, Ramsay Healthcare, BMI and Nuffield facilities. Those who choose our First Choice Hospitals benefit from our lowest premiums.

Freedom - includes all First Choice facilities and give members access to additional facilities throughout the UK, which are mainly NHS hospitals with private facilities attached, plus most other London hospitals.

Premium - specialist facilities, that due to their reputation and location are able to charge substantially more for their medical services. Premium Hospitals can be included for an additional premium.

ProAmica Healthcare Trusts

Through our sister company ProAmica, we offer one of the best levels of service available for the set up and management of Healthcare Trusts. Healthcare Trusts are increasingly being used by companies who wish to offer their staff healthcare benefits and have acquired the confidence, not to require the protection of traditional insurance.

Healthcare Trusts are therefore generally suited to companies with several years experience of a private health insurance scheme, with a low claims ratio. In these instances, substantial savings are possible compared to traditional fully insured private health insurance schemes. Unlike traditional health insurance, Healthcare Trusts are also not subject to Insurance Premium Tax.

ProAmica deal with all aspects of Trust establishment and administration. Our experience and expertise will ensure that claims are managed properly in accordance with the rules of the Trust. As each Trust is different, costs vary from client to client, so a full detailed quotation will be provided for each application.

A Trust can run on a totally non-insured basis but to complement the Trust, General & Medical Healthcare offer a range of additional services known as 'Trust Protect'. These include a stop loss insurance, an Employee Assistance Programme and cash benefits for members should they die from any cause, suffer personal accident or be diagnosed as suffering from a critical illness.

Trust Administration

ProAmica's personalised service sets the standard for the industry and is tailored to the client's needs. After helping to establish benefit levels and any limitations under the Trust, ProAmica will deal with all aspects of the Trust Administration on behalf of the client.

From the very start, when member documentation is issued, ProAmica staff are on hand to help and advise the Trust members. In addition, client companies are given access to their own secure area of the ProAmica website, to view up to the minute reports on how the Trust is performing.

Setting Up A New Healthcare Trust

Setting up a new Trust is straightforward and ProAmica Client Relations staff are closely involved throughout to ensure a straightforward transition from any previous healthcare arrangements.

The benefit levels chosen will have a significant impact on the size of the claims fund needed. ProAmica will work with you and your client to define the benefit levels best suited to the client and their budget. As well as recommending appropriate funding levels and suggesting options for keeping costs down, ProAmica will guide you and your clients through the whole process of:

- Drafting Trust deeds and rules
- Nominating Trustees
- Appointing ProAmica as the Administrator
- Setting up a dedicated company trust bank account

For more information, copies of our brochures can be downloaded from our website, or speak to a ProAmica adviser by calling 0800 084 2589.



How To Contact Us



Please call us on:

0800 980 4601

01733 362872

08:45 - 17:15 Monday to Friday



Write to us at:

General & Medical Healthcare
General & Medical House
Napier Place
Peterborough, PE2 6XN



You can email us at:

sales@generalandmedical.com



Visit us online at:

www.generalandmedical.com

Group companies include:



sportsinsurance4u



ProAmica



What's next?

To find out more about how we can help you then give us a call and a member of our friendly team will be on hand to help out.



Please call us on:

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sales@generalandmedical.com



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