

Brokers & Intermediaries

Information Pack



GENERAL & MEDICAL
HEALTHCARE



0800 980 4601 or 01733 362872



sales@generalandmedical.com



www.generalandmedical.com

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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



Personalised after sale care for your clients



A dedicated broker sales team



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



A 5 star rated organisation

COMPANY OVERVIEW

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 or Intermediary.

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 instant quotations, and print any literature that may be required. For more complex quotes 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 or Introducer 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 our Brokers and 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, subject to our terms and conditions.

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.

Registering

You may apply to register with us as either:

An FCA Authorised Broker

An FCA authorised Broker must be trained in order 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.



Working Together - Fully Insured Schemes

Our range of Private Health Insurance policies 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, Families and Children
- 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 usually 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.

Guided Care

With an established network of healthcare providers throughout the UK we are able to offer an enhanced personal service to policyholders who have selected our 'Guided Care' option. With our Guided Care as soon as a client needs to make a claim we are on hand to offer them a selected choice of medical facilities, able to treat their condition and which may include some from the largest hospital groups. Once a claim is authorised we are effectively by the clients' side whenever they need us, throughout their claim process.

Our network of Guided Care specialists and facilities are chosen by us to offer excellent levels of care and service and are the providers we work most closely with. Once our policyholder has had their treatment we will settle their eligible bills direct with the treatment provider, guaranteeing no shortfalls on eligible treatment in a facility, or with a specialist offered by us under our Guided Care option.

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 quotations 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 any administration burden, and employees or members joining a scheme will be responsible for paying their own premiums. For more details about our insured schemes and our covers available, please refer to the product descriptions within this brochure or call us on **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.

This 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 Statements

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



Personal Healthcare

Product: Private Health Insurance for Individuals and Families



Generation Healthcare

Product: Private Health Insurance for Children Under 18



Business Healthcare

Product: Private Health Insurance for Businesses and Groups



Sports Healthcare

Product: Private Health Insurance for Sportspeople and Sports Clubs

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 or their local regulators rules/guidelines.

UK Personal Healthcare

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

Who The Product Group 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 and 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 may be added to an adults' policy or a specific policy in their own name.

Who The Product Group Is Not Designed For

This product is not suitable for small businesses who want to insure 2 or more employees or 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 MRI, CT, PET scans plus consultation and specialist fees where in-patient surgery is required.

A level of cover for physiotherapy and complementary medicine is included, a range of cash benefits, health and wellbeing services, plus a 24 hour GP advice line.

The 'Plus' upgrade includes all of the benefits of Essentials, as well as a comprehensive level of in-patient cover, including access to cancer treatment and palliative treatment, complications of pregnancy, home nursing and private ambulance benefits.

Everyday

Everyday gives access to in-patient and out-patient benefits but it includes a 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. A critical illness cash benefit is also included.

The 'Plus' upgrade includes all of the benefits of Everyday cover and in addition provides in-patient cover for cardiovascular conditions, a temporary disablement cash benefit 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. Personal accident and maternity cash benefits are also included, as well as a benefit for the reimbursement of hospital parking charges.

The 'Plus' upgrade provides all of the benefits of Lifestyle but with higher limits for out-patient benefits, and emergency medical cover outside the UK or Channel Islands.

Elite

Our highest level of cover, Elite, has a number of increased benefit limits. It also provides cover for dentistry, optical and audiology services, private GP visits, maternity services, as well as the costs of boarding pets, during a hospital in-patient stay.

Generation Healthcare

Product Descriptions - Healthcare for children under 18.

Who The Product Group Is Designed For

This product is designed for people under the age of 18 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 cover provides cover for private treatment of acute short-term medical conditions that are not recurrent or long-term in nature.

General & Medical's Generation Policy is suitable for individuals who are permanent residents in the UK, Channel Islands and Ilse of Man.

The product is available for children over the age of 30 days and younger than 18 years old. Once the customer reaches 18 they are able to be automatically transferred on to an adult policy.

Who The Product Group Is Not Designed For

This product is not suitable for commercial use or any person who is aged over 18 years old or less than 30 days old.

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

Product Cover Options

The product has two levels of cover; Generation and Generation Plus. These give the customer the flexibility to provide the cover they require whilst also giving the option to remain within their budget.

Generation

The Generation cover is built to provide a young person with the cover they require and provide access to hospital in-patient surgery inclusive of initial and subsequent consultation and diagnostic tests where in-patient surgery is required.

It includes cover for the treatment of cancer including radiotherapy, chemotherapy, post cancer services as

well as advice on cancer, artificial feeding and speech therapy and monitoring, on top of this we include cover for required drugs, stem cell and bone marrow transplants, genetic testing and biological therapies as well as any preventative treatment. The cover also includes limited cover for external prosthesis and hospice care where required.

The cover also provides for out-patient care for treatment of cardiovascular conditions, and within certain limits there is cover for initial and subsequent MRI, CT, PET scans as well as consultation and specialist fees.

The cover also includes additional cash benefits, a range of health and wellbeing services as well as a GP advice line where the member can speak to a GP 24 hours a day who is able to provide advice, produce prescriptions and offer referrals where required.

The cash benefits can provide payment for hospital parking charges and a cash benefit should need to stay in an NHS hospital up to specified limits.

Generation Plus

The Generation Plus cover includes all of the above cover, however the limits on some of the benefits available have either been extended or completely removed. The limits on cover for cancer remain.



UK Business Healthcare

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

Who The Product Group Is Designed For

This product is designed for businesses owners who want to provide private medical insurance for their directors and employees (may also be extended to include 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 Group 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-case 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, complications of pregnancy, a range of cash benefits, health & wellbeing services/EAP, private ambulance, a level of cover for home nursing and a 24 hour GP advice line.

Business Module 1

Including all of the benefits of Business Prime, this module offers additional cover for out-patient treatment including initial and subsequent MRI, CT, PET scans. There is a higher limit for the life cash benefit, as well as an additional cash benefit for critical illness plus enhanced home nursing cover.

Business Module 2

This module offers enhancements to the benefit levels of Module 1, including extended cancer care, plus additional maternity, accident and illness cash benefits. A level of cover is also included for GP minor surgery and emergency medical treatment outside the UK or Channel Islands.

Business Elite

Our highest level of corporate cover, Business Elite, 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, audiology, private GP and maternity services, plus the cover also extends to include a benefit for prescription costs.



Sports Healthcare

Product Descriptions - Sports Healthcare for sportspeople and clubs.

Who The Product Group 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 Group Is Not Designed For

It does not provide cover for ongoing long-term or 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. It also includes Health & Wellbeing Services, an NHS Hospital cash back (as part of an in-patient stay), parent accompanying child benefit and a 24 hour GP advice line.

Sports

Sports includes all the benefits of Sports Key as well as out-patient consultations, diagnostics and treatment, plus 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 or Channel Islands for touring clubs, cancer cover (including radiotherapy and chemotherapy), cover for cardiovascular conditions, maternity cash benefit, life cash benefit, home nursing and dental accidental damage cover.

Sports Elite

Our highest level of Sports cover, Sports Elite, provides all of the benefits included within Sports Plus, but with a number of increased benefit limits.



Ways To Enhance & Vary Covers

The following details show available Modules, Options and Upgrades on our policies. Premiums may increase or reduce, depending on the option chosen:

Hospital Choices	For Personal Healthcare and Business Healthcare - Guided Care, First Choice, Freedom and Premium Hospital options are available throughout the range.
	For Sports Healthcare - First Choice, Freedom and Premium Hospital options are available throughout the range.
	For Generation Healthcare - Generation hospital list.
Excess Options	For Personal Healthcare, Business Healthcare and Sports Healthcare - Excess options of between £0 and £3000 are available throughout the range and can be chosen to apply once per membership year or to each claim.
	For Generation Healthcare - Excess options of £0, £100 and £250 are available and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	<p>For Personal Healthcare, Business Healthcare and Sports Healthcare - You can extend any member's cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Asthma • Diabetes • Eczema • Glaucoma • Hypertension • Psoriasis • Arthritis • Carpal Tunnel Syndrome • Crohn's Disease • Fibrocystic Breast Disease • Gastro-Oesophageal Reflux Disease • Ulcerative Colitis • Varicose Veins <p>The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition. This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General & Medical.</p>
	<p>For Generation Healthcare - Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Asthma • Eczema <p>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.</p>
Enhanced Mental Health	<p>For Personal Healthcare and Business Healthcare - This option gives members cover for treatment if they are diagnosed with a mental health condition, up to a maximum limit of 48 days per membership year for in-patient and/or day-case treatment, and up to a maximum limit of £2,000 per membership year for out-patient treatment. Full terms and conditions are available in your policy documents. Not available with Essentials Standard.</p>
Multi-Trip Travel Cover	<p>For Personal Healthcare and Business Healthcare - Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip.</p> <ul style="list-style-type: none"> • Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). • Up to £10,000,000 for emergency medical expenses including emergency repatriation. • Cover for winter sports. • Cover for possessions and for cancellation or curtailment of trips (monetary limits apply). • Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.
Dental Benefit	<p>For Business Healthcare Only - Our Dental Benefit is automatically included in our Business Elite level of cover, and may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Dental Benefit pays towards routine dentistry needs, such as Examinations, Fillings, X-Rays, Root Canal Treatment and Crown and Bridge work, it also includes Emergency Dental Treatment (for example treatment which would normally be routine, but is necessary out of hours or at very short notice). This benefit will also pay towards Dental Injury needs, where treatment is necessary as the result of an accident. Sublimits and a 6 month qualifying period apply, and full terms and conditions are given in your relevant policy documents.</p>
Optical & Audiology Benefit	<p>For Business Healthcare Only - Our standard Optical & Audiology Benefits are automatically included in our Business Elite level of cover, however our Optical & Audiology Benefit upgrade may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Optical & Audiology Benefit upgrade pays benefit towards ophthalmic consultations and associated sight testing, as well as benefit towards hearing tests and prescription hearing aids. (Our Business Elite level of cover also includes additional Optical benefit which will contribute towards Spectacles and/or Contact Lenses, however this is not included in the upgrade for Business Prime, Module 1 and Module 2.)</p>

General & Medical Solutions Healthcare Trusts

Through our sister company General & Medical Solutions, 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 not subject to Insurance Premium Tax.

General & Medical Solutions 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

General & Medical Solutions' 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, General & Medical Solutions will deal with all aspects of the Trust Administration on behalf of the client. From the very start, when member documentation is issued, General & Medical Solutions 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 General & Medical Solutions 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 General & Medical Solutions 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. General & Medical Solutions 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, General & Medical Solutions will guide you and your clients through the whole process of:

- Drafting Trust deeds and rules
- Nominating Trustees
- Appointing General & Medical Solutions 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 General & Medical Solutions adviser on **0800 084 2589**.



What's Next?

How To Apply

In order to complete your application to register as a Broker or Introducer with us:

- Call us on **0800 980 4601** or complete our online enquiry form.
- We will send you the relevant documents for completion, then once approved, will provide you with login details for our secure area.

Get A Quote

To get a quote if you are already registered with us, simply visit our website and:

- Click 'Login' and select 'Broker Login'.
- Enter your Introducer Number and password.
- Select the relevant quote type from the Homepage and enter the details required.



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 and divisions include:



sportsinsurance4u



Want to know more?

Give us a call and a member of our friendly team will be on hand to help out.



0800 980 4601 or 01733 362872



sales@generalandmedical.com



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Administered by General & Medical Healthcare, a division of General & Medical Finance Ltd Registered in England No 2421641.

Registered Office: General & Medical House, Napier Place, Peterborough, PE2 6XN.

General & Medical Finance Ltd are authorised and regulated by the Financial Conduct Authority (FCA) - FCA No 579509 which can be checked by visiting www.fca.org.uk