

Car Insurance

AA Accident Healthcare Policy Summary



This policy summary provides a brief description of this private medical insurance underwritten by AXA PPP healthcare limited. It does not contain the full terms and conditions, which can be found in the policy booklet and your AA Car Insurance Statement of Insurance.

The following is a summary of the key benefits of the AA Accident Healthcare.

What is AA Accident Healthcare?

The AA Accident Healthcare policy offers you cover, as a UK resident, for a period of up to 12 months for private medical treatment made necessary as a direct result of an injury sustained in a road traffic accident in the UK involving a moving motor vehicle. This includes in-patient and day-patient treatment, associated specialists' charges and out-patient surgical procedures.

In addition, it provides you with cover for computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) as well as diagnostic tests, out-patient consultations, complementary practitioner and clinical practitioner charges (including physiotherapy).

Benefits	
Please note: there is an overall limit of £1,000,000 on this plan	
In-patient and day-patient treatment	
Hospital charges for treatment in any hospital.	✓
Consultant/specialist fees.	✓
Diagnostic tests.	✓
Radiotherapy/chemotherapy.	✗
Psychiatric treatment.	✗
Out-patient treatment	
Surgical procedures.	✓
Radiotherapy/chemotherapy.	✗
Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET).	✓
Consultations with a consultant/specialist.	✓
Diagnostic tests.	✓
Physiotherapy and complementary practitioners' charges.	Within the policy limit up to a combined maximum of 10 GP referred sessions within 12 months of the date of your road traffic accident
Psychiatric treatment.	✗
Additional benefits	
NHS cash benefit of £100 per night up to £2,000.	✓
Parent accommodation for one parent to stay with a child under 11 covered by the policy.	✓
Private ambulance.	✓

What are the main exclusions and limitations of AA Accident Healthcare?

As with all insurance policies, general exclusions apply. The following is a summary of the main exclusions and limitations of the policy.

What are the main exclusions and limitations of cover?	Where can I find more information?
Treatment of an injury sustained at any time before the day we received your completed application.	'Type of treatment' section of the policy booklet.
Psychiatric treatment except neuropsychiatric treatment needed as the result of a head injury even when such illness is directly attributable to a road traffic accident.	'Type of treatment' section of the policy booklet.
Treatment that is not directly attributable to a physical injury sustained in a road traffic accident involving a moving motor vehicle.	'Type of treatment' section of the policy booklet.
Treatment received after 12 months following the road traffic accident.	'Recurrent, continuing and long-term treatment' section of the policy booklet.
Any treatment unless such treatment began within 14 days of the road traffic accident.	'Your cover' section of the policy booklet.
Immediate treatment received in the intensive therapy unit of a hospital.	'Where you are covered for treatment' section of the policy booklet.
We pay most fees in full, but we only pay charges up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide.	'Who we pay for treatment' section of the policy booklet.

Policyholder Name:
Mr A Sample

Policy Number:
12345678910AB

AA Accident Healthcare Period of Cover:
9 September 9999 -
9 September 9999

Policy Validation Number:
1245 1000 0359 0

AA Accident Healthcare Insurer Details :

The Authorised Insurer is:
AXA PPP healthcare limited

Registered Office: **5 Old Broad Street, London EC2N 1AD. Registered Number 3148119 England.**

This insurer is authorised and regulated by the Financial Services Authority.
www.fsa.gov.uk/register or telephone 0300 500 5000.

As detailed in the 'Main exclusions and limitations' section, your cover is restricted for treatment of conditions you had prior to joining. Further details can be found in the 'Type of treatment' section of this policy booklet.

How long will my cover last?

Your policy will be arranged for 12 months from the effective date on your AA Car Insurance Statement of Insurance. However, if you choose to add this policy to your AA Car Insurance mid way through your car insurance policy year it will be effective for the remainder of the car insurance policy year.

What do I do if I want to make a claim?

In the event that you need to make a claim, contact the AAIS Car Insurance claimline on 0800 269 622.

Full details of how to make a claim are included in the policy booklet.

How do I complain?

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we will do our best to address your concerns. Your feedback is vital to helping us improve. Further details on how to complain can be found in the 'Additional information' section of the policy booklet. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

If you have a claim against AXA PPP healthcare limited

In the unlikely event that AXA PPP healthcare limited becomes insolvent and is unable to pay the benefits under your policy, you are protected by the Financial Services Compensation Scheme (FSCS). This would depend on the type of business, and your claim. For insurance you are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

What if I change my mind?

You have a 14 day cooling off period. During this period you have the right to cancel your policy and, if the policy has commenced receive a refund of premium on a pro-rata basis (excluding the AA's reasonable administrative expenses). If your policy has not commenced you will be entitled to a full refund of premium. The cooling off period begins on the day your contract is agreed or on the day you received your full policy terms, if this is later, and will also apply from each renewal date. Further information is detailed in the 'Legal rights and responsibilities' part of the 'Additional information' section in your policy booklet.

Following the cooling off period you can cancel this policy at any point and if you have not made a claim receive a refund of premium on a pro-rata basis (excluding the AA's reasonable administrative expenses). If you have made a claim no refund will be allowed.

AA Accident Healthcare is sold alongside your AA Car Insurance policy and if that policy no longer meets your needs you have the right to cancel it at any point during its duration as detailed in your AA Car Insurance Policy Booklet. This AA Accident Healthcare cover will automatically be cancelled at the same time and we will refund any premium owing to you on a pro-rata basis (excluding the AAIS reasonable administrative expenses). If you require treatment as the result of a road traffic accident which occurred prior to cancelling the policy you are eligible to receive treatment for up to 12 months after the date of the road traffic accident, regardless of whether the policy has been cancelled.