

“CHILDSURE” PRIVATE MEDICAL INSURANCE

Demands & Needs Statement

This product meets the **demands and needs** of individuals wishing to arrange private medical insurance for their children (under the age of 18) to cover the cost of eligible treatment, rather than using the NHS where waiting times can be longer. This policy covers the eligible treatment of new “acute” conditions – diseases, illnesses and injuries that respond quickly to treatment.

This product is sold on a **non-advised** basis and you should satisfy yourself that it meets your own individual requirements.

Policy Summary, Terms and Conditions

Please refer to the **Child Health Solutions Policy Summary** which contains a summary of the cover provided under the “Chilensure” private medical insurance policy.

Full terms and conditions can be found in the **Child Health Solutions Membership Handbook**.

Both documents are available on our website www.chilensure.co.uk and paper copies can be provided upon request.

Product Provider

Child Health Solutions private medical insurance marketed as “Chilensure” is underwritten by **AVIVA Insurance Ltd** (previously known as Norwich Union Healthcare) and administered by **AVIVA Health UK Ltd**.

Statement of Price

- **£13.63 per month for the first child named under the policy, or**
- **£26.26 per month for two children named under the policy, then**
- **£6.57 per month for each additional child up to a total of 5.**
- **Please contact for a quote for more than five children.**
- **Newborn children added free until next renewal.**
- **Premiums are payable for 12 months, and are inclusive of insurance premium tax @ 6%.**

Cancelling the Policy

You may cancel for any reason within 14 days of receiving the policy documents (this is called the “*cooling off period*”). Provided no claims have been made during this period, any premium paid during that time will be refunded.

How to Claim

If your child needs treatment always visit your GP first. They will refer your child to a specialist before any treatment can begin. Call **0800 158 3333** before you see a specialist or arrange any treatment to confirm the treatment is eligible and to obtain a partially completed claim form. Take the claim form with you when you visit the specialist for them to complete and send to AVIVA for payment. If your child needs further treatment please call **0800 158 3333** to confirm your child’s treatment is eligible, and how to proceed.