

Individual and Small Group Plan Benefits

Benefits for policies that renew between 1 Jan 2025 and 31 Dec 2025



The following Benefits are covered up to a maximum Aggregate Limit of £1,000,000 per Insured Person per Year	Securus Supercare
Hospital Services: > Accommodation and meal charges > All inpatient medical treatment costs > All inpatient Physician fees > All inpatient Surgeon/Anaesthetist fees > All intensive care unit charges	Full Refund
Medical and Surgical Support Services Assistance in provider location and coordination of required surgery.	Covered
Parental Accommodation: Where an insured child up to the age of 17 is in hospital	Full Refund
Local Ambulance Service	Full Refund
Emergency Medical Evacuation	Full Refund
Oncology, Chemotherapy and Radiotherapy	Full Refund
ATMPs for the treatment of cancer or chronic conditions	Covered - Up to GBP 330,000 per lifetime, for in-patient and out-patient treatment. Up to one course of treatment per condition, per lifetime.
Palliative Care	Included in all benefits and limits shown on your insurance certificate
Kidney dialysis	In-patient - Full refund up to six weeks. Day-patient / Out-patient - up to GBP 40,000
Organ Transplantation Surgery	Up to £150,000
Rehabilitation Care	Up to £100,000 lifetime limit
Dental Treatment following an Accident	Full Refund
Out of geographic area cover for emergency treatment (if shown on your insurance certificate)	Up to a maximum aggregate period of 30 days in one certificate period

A £10,000 excess per person per certificate period applies All benefit limits and amounts are shown in GBP Please refer to the Membership Guide for a detailed description of the above Benefits