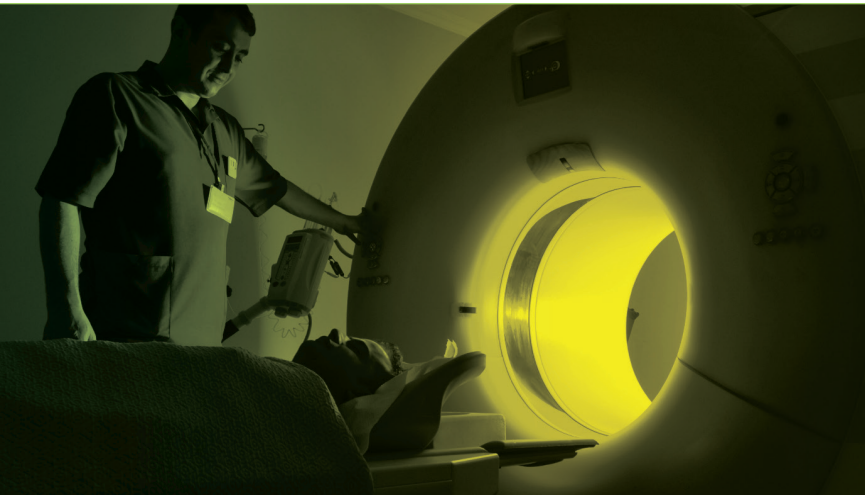


Private Medical Insurance

Health Check Service





“Having suitable private medical insurance at a competitive premium is important to all of our customers. Understanding the alternative options available from other insurance providers means that you will never pay more than you need to.”

Welcome to our private medical insurance **“Health Check Service.”** As fully independent medical insurance experts we will compare your current medical insurance policy with alternative options from a number of different insurance providers. This will ensure that you are getting the best value for money and the best cover from your policy.

As no two insurance policies are the same it is important to fully understand the differences. When changing your insurance provider you will want to be sure that your new policy is as comprehensive as your existing plan.

As part of our “Health Check” service you will receive a report which will include the following:

- Review of your renewal terms from your current insurance provider
- Quotations from alternative insurance providers
- Advice on how premiums can be reduced with your current insurance provider
- Comparison of scheme benefits from other insurance providers
- Your underwriting options
- Details of which insurers penalise you at each renewal for using your policy

This report will be sent to you prior to your renewal.

Q Which insurers policies do you offer the “Health Check” service for?

Aviva, AXA PPP, Bupa, CS Healthcare, Exeter Family Friendly, Health-on-line, Pruhealth, SimplyHealth and WPA.



Q If I approach the insurers directly for a quotation, will my premiums be lower?

No, by using Citrus Healthcare the premiums will be the same or lower.

Q How much does this service cost?

If your policy is currently with AXA PPP, Health-on-line, Aviva, Pruhealth, WPA, Exeter Family Friendly, CS Healthcare or SimplyHealth then there is no charge for this service. We may earn a small commission from your policy which will not affect your renewal premium.

If your policy is currently insured with Bupa then there is a charge of £35 for this service.

Q How do I receive this service?

Complete option 2 on the “Customer Authorisation Form” which is approved by

- British Insurance Brokers’ Association
- The Association of Medical Insurance Intermediaries (AMII)

Then, either

- scan and email the form to advice@citrushealthcare.co.uk
- or post to the address at the bottom of the page.

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