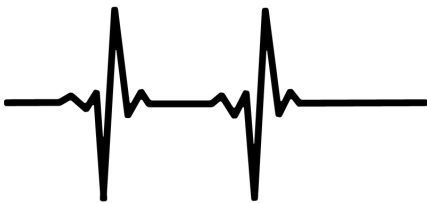


La Playa Private Client

Insurance with Intelligence®

Private Medical Insurance



What do I do if I get ill?

In an emergency, **dial 999 and ask for AMBULANCE**. Otherwise:

1. Call a private GP or register with an NHS GP for an appointment.
2. Always contact the private medical insurer for authorisation *before* treatment, following any referrals from the GP appointment.
3. Contact your preferred or recommended consultant/medical facility for a consultation.
4. After the consultation, the consultant will either: a) invoice your insurer, or b) require you to pay for your treatment directly. In the second instance, please keep the invoice and present it to your private medical insurer for reimbursement.
5. Submit your claim to the insurer for approval. They will provide a treatment summary and detail any Excess* payment applicable. If an Excess is due, either a) you will need to pay your insurer before they can pay the remaining treatment costs on your behalf, or b) your insurer will reimburse you to your nominated account, deducting any Excess* first.

* **An Excess is a portion of the insurance claim. It is paid by the insured person. Not all policies have an Excess.**

Arranging PMI can be complex. **La Playa Private Client** helps individuals, families and businesses find the right PMI, both in the UK and worldwide. Talk to us about how this might work for you – and let's *keep talking* as your needs change.

Moving to the UK?

What are your family healthcare options?

1. The **National Health Service (NHS)**: provides routine, emergency and longer-term treatment at no cost, but can mean delays. The NHS rarely offers home visits by a doctor.
2. **Pay As You Go (self-insurance)**: this can be costly and un-predictable; private hospitals charge high prices for walk-in patients.
3. **Private Medical Insurance (PMI)**: you pay a monthly premium to cover non-routine medical consultations, treatment and surgery for you and your family. As well as giving you peace of mind, it offers more choice of where and from whom you get treatment: clean, modern hospitals, private rooms and access to advanced cancer drugs that aren't always available via the NHS.

Under **UK-only policies**, you need to register with a local NHS doctor (General Practitioner) for initial consultations. They will then refer you for specialist private treatment that is authorised and covered by your policy. The insurer normally provides a list of hospitals available.

With an **international policy**, you get more flexibility and choice. General Practitioner (GP) consultations can be arranged privately and quickly, with home visits. You choose the doctor, the specialist and the hospital, which can be anywhere within your selected area of cover.

You might consider **ALC Health** who offer a premium private international policy – a full product guide in the English language is available [here](#).

How does the application process work?

We take some basic information from you and pass it to the insurers for a pricing indication. After you have completed an application form, which includes a medical declaration, the insurer will confirm the cover. Sometimes initial pricing and terms may change, depending on the medical information supplied.

La Playa Private Client: Insurance with Intelligence

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