



# Child Health Essentials

Providing essential financial, medical and emotional support should your child become unwell

| Retirement | Investments | Insurance | **Health** |



# We understand the importance of your child's health

As a parent, if your child becomes unwell, you want to do anything you can to make them feel better again – and quickly.

Our Child Health Essentials cover has been designed to help you do just that, by providing essential medical, financial and emotional support.

This simple guide provides you with an overview of Child Health Essentials and aims to answer any questions you may have.

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# Child Health **Essentials** at a glance

Child Health Essentials gives you:

- ✓ access to babylon health services – video and phone consultations with a doctor, plus a fast response text query service for any questions you may want to ask about your child’s condition
- ✓ a one-off payment of £5,000 if your child is diagnosed with cancer
- ✓ a hospital expense allowance - if your child is admitted to hospital you’ll get £25 per day or night, up to a maximum of £250, to help cover everyday costs such as parking and food
- ✓ access to a Paediatric helpline – you’ll get support from a personal nurse adviser if your child is admitted to hospital, is diagnosed with a serious illness or if you need help in arranging a second opinion
- ✓ unlimited use of a GP helpline, which is open 24 hours a day, 7 days a week, 365 days a year.

Child Health Essentials can only be purchased online, which means we don’t pay for expensive call centres; this helps to keep your premiums down. Child Health Essentials cover is available for children aged 17 or under.

## What's covered?

In the table below you can see a summary of the benefits available for this policy. The amounts shown are the full totals available at the start of the policy. Your policy certificate for specific benefit levels for each child covered under your policy. The terms and conditions provide the full details of Child Health Essentials which can be found on the Child Health Essentials portal. The policy can only be administered online and the policy documents will be provided in electronic format only.

| Benefit  | Notes   |
|--|---|
| Cancer cash benefit – one off payment on diagnosis of cancer   | £5,000 for each child, which is payable once each child, not every policy year  |
| babylon health services consisting of: <ul style="list-style-type: none"><li>• unlimited video or phone consultations with a babylon GP</li><li>• text a question or photo message to a doctor</li><li>• e-prescription service to be delivered to your local chemist</li><li>• secure online storage for your child's medical records</li></ul> | You'll need to download the babylon app to use these services. Services are available Monday to Saturday (excluding bank holidays) 8am to 8pm, and Sundays 4pm to 8pm. The e-prescription service provides a private prescription which the policyholder will need to pay for |
| GP helpline  | Unlimited calls, 24 hours a day, 7 days a week  |
| Paediatric helpline to provide support should your child: <ul style="list-style-type: none"><li>• be admitted to hospital</li><li>• be diagnosed with a serious condition</li><li>• require help to gain a second opinion</li></ul>  | Unlimited number of calls each policy year  |
| Hospital allowance   | Cash allowance of £25 each day or night, up to a combined total of £250 each child every policy year. See terms & conditions for exclusions   |

# What's **not covered?**

## **Pre-existing cancers**

We won't pay the cancer cash benefit for a child who has been diagnosed with cancer before joining the policy.

## **Hospital allowance exclusions**

We won't pay hospital allowance benefit if your child's admission started, or was planned before, they were covered by the policy, or if the admission is:

- for respite care, rehabilitation or domestic reasons
- for psychiatric or mental illness
- related to addictions or substance abuse
- to an accident and emergency department, or
- for cosmetic or reconstructive surgery (unless immediately following an accident or treatment for cancer whilst the child was covered by the policy).

# Policy **summary**

## Providing the **help and support** you may need

### **GP helpline**

If your child is a little unwell, your first port of call will usually be your GP. However you may feel reluctant to call them if you feel your child's symptoms aren't significant enough, or you might find it difficult to get a suitable appointment. The GP helpline offers you access to help and guidance over the phone from qualified GPs. The GP helpline service is open 24 hours a day, 7 days a week.

**The GP helpline service is open 24 hours a day, 7 days a week.**

### **Paediatric helpline**

The paediatric helpline service provided by RedArc is available to provide you with access to a personal nurse adviser who can offer tailored emotional support and advice to meet your particular circumstances if your child needs to be admitted to hospital. These services may include practical advice, provision of additional information or a series of phone calls from a specialist nurse.

You can also call this helpline if your child is diagnosed with a serious illness. You will again be provided with access to your own personal nurse adviser, who will be able to provide support, information and guidance.

The paediatric helpline service also offers you help to access a second opinion from a medical professional within the NHS or the UK private sector to help you with questions around your child's diagnosis. If you choose to have a private second opinion, you will need to meet those costs yourself. A second opinion provided by an NHS specialist or GP will normally be free of charge.

**The paediatric helpline is open from 9am to 5pm, Monday to Friday.**

# How to make a claim

You can make a claim online through the Child Health **Essentials** portal.

- To make a claim for the cancer cash benefit you'll need to provide us with your child's GP referral letter and specialist diagnosis.
- To make a claim under the hospital allowance benefit you'll need to tell us the dates and number of days/nights of your child's admission and provide us with an electronic copy of the hospital's discharge summary.
- We pay the benefits for eligible claims directly into the bank account you pay your premiums from.
- For calls to the GP or paediatric helplines, simply call the numbers provided on the Child Health Essentials portal.
- To use babylon Health Services, simply download the app as instructed in your welcome email or follow the instructions on your Child Health Essentials portal and register each child.

# Policy summary

## Your questions answered

### Can the policy be cancelled?

Yes. You can cancel the policy within 14 days of the policy start date (this is called the 'cooling off period'). If you decide to cancel the policy, any money you have already paid during the 14 day cooling off period will be refunded, provided no claims have been made during this period.

If you cancel the policy after the cooling off period we won't refund any monthly premiums that have been paid for cover, but if you've paid an annual premium we'll refund the proportion of the premium that represents what has been paid for the time from the cancellation date to the end of the policy year.

If you decide to cancel the policy you must notify us via the Child Health Essentials portal. If you cancel the policy then you may have to answer the qualifying questions again if you apply for this or similar cover for your child in the future.

### Who can be a policyholder?

The policyholder must be a parent, grandparent or legal guardian for each child covered by the policy.

### Is there an age limit for children covered on the policy?

Children can be covered up to the age of 18.



## Can I add additional children?

Yes, you can add children through the Child Health Essentials portal. A newborn child can be added at any time within three months of the child's birth, any other children can only be added at the annual renewal of the policy. Adding a child will increase your premiums but we will let you know what the increase will be before starting their cover.

## What is the duration of the policy?

The policy lasts for one year.

## How does the premium apply?

We will charge a premium for each child covered on the policy. If you add a newborn child to the policy at any time other than renewal, we will charge a proportionate premium for that child for their first year of cover.

## How does the policy renew?

If we still offer Child Health Essentials at the end of your policy year we will automatically renew the policy unless you tell us that you don't want us to. We'll give you reasonable advance notice of when the policy is due to renew to give you time to review your cover and decide if it still meets your needs.

**You can find answers to more Frequently Asked Questions about Child Health Essentials at [www.aviva.co.uk/essentials-child](http://www.aviva.co.uk/essentials-child)**

# Policy summary

## Further Information

### Language

All documents or letters relating to this policy will be written in English.

### If you have any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you are satisfied. However, if you ever feel we have fallen short of this standard and you have cause to make a complaint, please let us know.

Our contact details are:

**Aviva Health UK Ltd**  
**Complaints Department**  
**PO Box 540**  
**Eastleigh**  
**SO50 0ET**  
**Telephone: 0800 051 7501**  
**Email: [hcqs@aviva.com](mailto:hcqs@aviva.com)**

We have every reason to believe that you will be totally satisfied with your Aviva policy and with our service. It is very rare that matters cannot be resolved amicably. However, if you are still unhappy with the outcome after we have investigated it for you, and you feel that there is additional information that should be considered, you should let us have that information as soon as possible

so that we can review it. If you disagree with our response, or if we have not replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

**The Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**  
**Telephone: 0300 123 9123**  
**or 0800 023 4567**  
**Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)**  
**Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)**

Please note that the Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect your legal rights.

### The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the

claim. When you are entitled to claim, insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from:

**Financial Services  
Compensation Scheme**

**10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU**

**Website: [fscs.org.uk](https://fscs.org.uk)  
Telephone: 020 7741 4100  
or 0800 678 1100**

## **Our regulators**

English law governs the terms of your policy, which is subject to the exclusive jurisdiction of the Courts of England and Wales. We'll always write and speak to you in English.

We're regulated by the Financial Conduct Authority:

**The Financial Conduct Authority  
25 The North Colonnade  
Canary Wharf  
London  
E14 5HS**

The Financial Conduct Authority is an independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3RY. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.

Our permitted business is advising on, arranging and administering general insurance and pure protection contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website [fca.org.uk/register](https://fca.org.uk/register) or by contacting the Financial Conduct Authority on **0800 111 67 68**.

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We only sell our own products. Your premium is the only payment you need to make to cover our services to you. You may have your own insurance intermediary who will provide you with information about their permitted business and the range of products they offer. You may have to pay them for their services.

**This leaflet is also available in braille,  
large print and audio format.**

If required, please contact us on  
**0800 051 7501** to request a version of this  
leaflet in a format more suitable for you.

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