



# Physio Essentials

Helping you restore body movement  
after an injury or illness

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



# Why suffer with everyday aches and pains?

**Aches and pains in muscles and joints can affect anyone and unfortunately are quite common. If you suffer with everyday aches and pains, we understand it can be both frustrating and upsetting.**

Our Physio Essentials cover has been designed to support, guide and help you restore body movement after an injury or illness.

This simple guide provides you with an overview of the information you need to know about Physio Essentials and aims to answer any questions you may have.

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# Physio Essentials at a glance

Physio Essentials can only be purchased online, which means we don't pay for expensive call centres. Plus, by just focusing on the product benefits we think will help support you to restore muscle and joint movement, we are able to keep your premiums down.

## Step 1

If you become ill or get injured, and require support to restore muscle and joint movement, simply book a telephone clinical assessment (TCA) appointment online.

## Step 2

You will be contacted by a qualified physiotherapist who will discuss your symptoms and assess the severity of your condition. Your Physio Essentials cover provides a maximum of 5 clinical assessment calls each policy year.

## Step 3

Depending on the outcome of your assessment, and your clinical need, your physiotherapist could offer you:

- virtual physiotherapy – consisting of a personalised online programme to follow, including specific exercises, supported by videos, as well as emails with further information and guidance to help ease symptoms. You'll also receive follow up calls to check on your progress; or
- face-to-face physiotherapy – they'll arrange for you to see a physiotherapist from the network which is local to you, and that physiotherapist will assess your symptoms face-to-face. If further face-to-face physiotherapy is appropriate, they'll recommend the appropriate number of sessions to help resolve your symptoms.

If the physiotherapist doesn't believe your condition can be managed by physiotherapy, you'll be provided with details of their assessment to take to your GP – who may then arrange for you to see a specialist.

### **Your Physio Essentials cover also provides:**

- unlimited use of a GP helpline, which is open 24 hours a day, 7 days a week, 365 days a year
- access to an exclusive online portal, providing information to encourage and support good back, neck, muscle and joint (musculoskeletal) health.

Physio Essentials cover is available for adults aged 18 or over.

# Summary of cover

## 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. Please see your policy certificate for member specific benefit levels. The terms and conditions provide the full details of Physio Essentials and these can be found on the Physio Essentials portal.

Benefit	Notes
Telephone clinical assessment for pain in your back, neck, muscles or joints (musculoskeletal conditions), provided by fully qualified physiotherapists	Up to 5 telephone clinical assessment sessions for each member, every policy year
Virtual physiotherapy for pain in your back, neck, muscles or joints (musculoskeletal conditions), with phone support	If recommended by the physiotherapist during the course of the telephone clinical assessment
Face-to-face physiotherapy for pain in your back, neck, muscles or joints (musculoskeletal conditions)	If recommended by the physiotherapist during the course of the telephone clinical assessment
GP helpline	Unlimited calls, 24 hours a day, 7 days a week
Online information to support good musculoskeletal health	Provided by our physiotherapy providers

# 24 hour access to expert advice

## GP helpline

As much as you try to prevent yourself from becoming ill, there are times when you become run-down and sometimes sick. Often your first port of call is your GP, but you may feel reluctant to visit them if you feel your symptoms aren't important 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 goals of **physiotherapy** treatment

The goals of physiotherapy treatment are to achieve a good level of improvement in your symptoms and to try to return you to your everyday activities, as they were before your injury or the onset of your symptoms.

This may not mean 100% recovery, and the best outcome may only be achieved after a period of self-management using the advice and exercises provided by your physiotherapist. The aim of the policy is to enable you to reach a level of recovery where you can be comfortable and confident to carry on with your self-management programme.

## What's **not covered**

### 30 day exclusion

You won't be able to apply for a telephone clinical assessment with a physiotherapist during the first 30 days after you have taken out or joined the policy.

### Domiciliary physiotherapy

Physio Essentials doesn't cover face to face treatment by a physiotherapist in your home.

### Exercise equipment and appliances

Physio Essentials doesn't cover equipment or appliances recommended by your physiotherapist, for example - orthotics, TENS machines or exercise equipment.

# Summary of cover

## How to make a claim

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

**We'll need to know:**

- the area of the body affected
- the date when you first experienced symptoms.

We'll review your claim and, if you haven't used all of your telephone clinical assessments for the policy year, we'll provide you with access to our online booking portal to arrange your assessment.

A telephone clinical assessment (TCA) is a consultation with a fully qualified physiotherapist from our physiotherapy provider. They'll review your musculoskeletal problem and recommend the most appropriate course of treatment, which could include virtual or face to face physiotherapy.

Each TCA call can only cover one condition or set of symptoms. If you need to discuss musculoskeletal symptoms affecting different parts of your body, for example your knee and your elbow, you'll need to book a separate TCA for each condition or set of symptoms.

- **Virtual physiotherapy**

The physiotherapist will create a personalised online programme for you to follow. It will include specific exercises, with clear videos demonstrating what you are required to do, to help support and manage your condition as part of a tailored home exercise programme. This will all be available to you via our physiotherapy provider's online portal. They'll also arrange follow up calls to check on your progress.

- **Face-to-face physiotherapy**

If, in the course of the TCA, the physiotherapist considers that it's clinically appropriate for you to have face-to-face physiotherapy they will arrange for you to see a physiotherapist from the **IPRS Health** network local to you. You'll then have a face-to-face assessment with that physiotherapist who will determine what is required to treat your condition.

In the course of the TCA, or in a face-to-face assessment, the physiotherapist may decide that your condition can't be managed by either virtual or face-to-face physiotherapy. If so, they'll provide you with details of their assessment which you can take to your GP, who may then arrange for you to see a specialist.

You can look at the general online information regarding back, neck, muscle or joint health, at any time on the Physio Essentials portal.

# Summary of cover

## 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 Physio Essentials portal. If you cancel the policy the TCA benefit will not be available to you for the first 30 days if you take out this or similar cover in the future.

If you fail to pay your premiums when they're due, we'll cancel the policy and your entitlement to benefits, including any ongoing claims, will end.

### Who can take out this policy and is there an age limit for those covered on the policy?

You, your spouse, partner or civil partner can all be members. The policyholder and all those covered by the policy must be aged 18 or over.

### Can I add someone to the policy?

You can add your spouse, partner or civil partner to the policy via the Physio Essentials portal at the renewal of your policy, provided they are 18 or over. Adding a member will increase your premiums. We'll let you know what that increase will be before starting cover. The new member will not



have access to the telephone clinical assessment benefit in the first 30 days of the first year that they are covered by the policy.

## How can I pay?

You have a choice of payment method:

- annually by Direct Debit
- monthly by Direct Debit, which is an easy and convenient way to spread the cost over the year.

## How does the premium apply?

We will charge a premium for each member covered on the policy. If you add a member to the policy at any time other than renewal we will charge a pro-rata premium for that member for their first year of cover.

## What is the duration of my policy?

The policy lasts for one year.

## How does the policy renew?

If we still offer Physio Essentials at the end of your policy year, we'll automatically renew the policy unless you tell us, via the Physio Essentials portal, 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.

## What about tax?

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at February 2018, which is subject to change.

**You can find answers to more questions by browsing our Physio Essentials FAQs at [aviva.co.uk/essentials-physio](https://aviva.co.uk/essentials-physio)**

# Summary of cover

## Further Information

### Law

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.

### 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@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.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

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)

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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.

# Summary of cover

## Use of **personal information**

We'll use the information you give us to:

- process and underwrite your application
- decide if we can offer cover and on what terms
- administer your policy and handle any claims
- help detect and prevent fraudulent activity.

Other companies from across the Aviva group, or third parties who provide services to us, in any country (including those outside the Economic European Area) could also use your information in this way. If they do, we'll make sure they agree to treat your information with the same level of protection as we would.

We may share your information with regulatory bodies, other insurers (directly or using shared databases), your insurance intermediary, or third parties providing services to them.

To keep our products and services competitive and suitable for customers' needs, we may also use your information for research and customer profiling.

From time to time, we may tell you about other products or services which may be of interest. If you don't want us to, please write to us at: Aviva, FREEPOST, Mailing Exclusion Team, Unit 5, Wanlip Road Industrial Estate, Wanlip Road, Syston, Leicester, LE7 1PD.







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

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

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