



POLICY DOCUMENT

# Protect My Care





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# Welcome

This insurance policy is underwritten by American International Group UK Limited (AIG UK) and AIG Direct is a trading name of AIG UK. When we use 'we', 'our' or 'us' in this document, we mean AIG UK.

This insurance will cover you if you have selected and booked your private surgery through the Compare my Care website. This document tells you what your policy covers you for, as well as what isn't covered.

Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything or if something doesn't look right, please contact us on +44 (0)20 8662 8100.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to carry out your wishes if you die.



When we say ‘you’ or ‘your’, we mean the patient who has chosen, arranged and purchased their initial (also known as primary) surgery through Compare my Care ([comparemycare.com](https://comparemycare.com)).

This policy will reimburse the cost of your initial surgery if your surgeon confirms that the initial surgery was unsuccessful, and you require readmittance to theatre following hospital discharge. Your readmittance must be for a repeat or revision of your initial surgery or for corrective surgery.

When we say ‘initial surgery’ (also known as primary surgery), we mean the first time you’ve had surgery on a part of your body for that particular diagnosis.

We’ll only provide cover where the initial surgery was paid for through Compare my Care.

When we say ‘unsuccessful’, we mean your surgical team confirms the initial surgery outcome did not meet their expectations and you require readmittance to theatre following discharge from hospital.

When we say ‘surgical team’, we mean the team in charge of the assessment, management and planning of your surgical and post operative care. They are sometimes called the ‘multidisciplinary team’.

After your initial surgery, you must follow all medical advice, including your recovery plan. For example, this plan may include physiotherapy sessions. If readmission to theatre is needed because this was not followed, we may not pay your claim.

This policy won’t cover unsuccessful procedures that are the result of medical malpractice including where your surgical team acted recklessly or negligently.

For your claim to be accepted, your surgeon needs to certify the need for readmission to theatre within 12 months from the date of hospital discharge of your initial surgery.

This policy covers residents of the United Kingdom (UK), the Isle of Man and the Channel Islands. If you leave the country for longer than 180 days in a row, please let us know as you'll no longer be covered.

This policy meets your needs if you want to insure yourself in the event that your initial surgery is unsuccessful and you need readmittance to theatre. Your surgeon must certify this within 12 months of your hospital discharge. Please make sure it has all the cover you need.

All terms and conditions are provided in English, and we'll only ever communicate with you in English. Please contact us if you need this policy document in a different format, including larger print or braille.

## Contact us

You can contact us in the following ways.

### By phone

+44 (0)20 8662 8100

Our lines are open between 8:30am and 5:30pm Monday to Friday (except on public holidays).

### By email

[aigdirect.queries@aig.com](mailto:aigdirect.queries@aig.com)

### By post

Customer Services, AIG Direct  
The AIG Building, 2-8 Altyre Road  
Croydon CR9 2LG

# How this policy works

This insurance policy is designed to cover you if your initial surgery is unsuccessful and your surgeon confirms you require readmittance to theatre following discharge from hospital. Your readmittance must be for a repeat or revision of your initial surgery or for corrective surgery. This confirmation needs to be within 12 months of your hospital discharge.

The initial surgery must be purchased through Compare my Care to be covered under this policy. Your cover starts from the date you are discharged from hospital after your initial surgery.

You can make a claim on your policy if your surgeon certifies you require readmittance to theatre following discharge from hospital because the initial surgery is unsuccessful. Your readmittance must be for a repeat or revision of your initial surgery or for corrective surgery.

Your policy will end 12 months after you are discharged from hospital or if we pay a claim, whichever occurs first.

For details on how to make a claim see the 'How to make a claim' section of this document.

## The premium

The premium, which is the amount we charge so we can provide you with insurance, is paid by Compare My Care on your behalf. There is no additional premium to be paid by you. Insurance Premium Tax has been included in the cost of this cover.

Any other amounts which you may have paid in relation to your initial surgery besides the premium, will have been charged under a separate agreement made with third parties.

## Giving us the facts

It's important you give us complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away.

If you don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your policy or treat it like it never existed.

# What this policy covers



This policy covers the cost of your initial surgery purchased through Compare my Care if that initial surgery is unsuccessful.

We'll pay you if, following your initial surgery, your surgeon confirms the procedure is unsuccessful or you require readmittance to theatre following discharge from hospital. Your readmittance must be for a repeat or revision of your initial surgery or for corrective surgery. Your surgeon needs to confirm this within 12 months of your hospital discharge.

We'll pay you the amount of money you paid to Compare my Care for the initial surgery. We'll pay this directly to you following confirmation from your initial surgeon.

If your original surgeon is no longer practising, we'll accept the declaration from a similarly qualified UK surgeon. If you and your original surgeon don't agree that you need another surgery, we'll pay for one consultation with an alternative surgeon. If that surgeon requests additional tests, these will be at your own expense.

Once we make a payment to you, your cover on this policy will end.

If your repeat procedure is arranged again through Compare my Care, you won't be covered as this insurance only covers your initial surgery.



# What this policy doesn't cover



This policy won't cover you if you've already had surgery for your condition and then subsequently buy another surgery through Compare my Care for that condition. To be covered, your surgery must be the first surgery on that part of your body for that particular diagnosis.

We only pay you the amount you were initially charged by Compare my Care. As an example, if inflation increases the cost of having a repeat surgery, we won't take this into account when making a payment.

We don't cover any consultations, tests or investigations required to determine if a repeat procedure is needed. This is not the case if there is a dispute with your initial surgeon when we'll pay for one second opinion consultation.

We don't cover any surgery that your surgeon considers successful. If you are unhappy with the result, we'll pay for one consultation with an alternative surgeon. If that surgeon confirms the operation was unsuccessful, we'll review your claim.

We don't cover any readmittance to theatre that is already covered by the hospital's own post procedure recovery policy.

Only the costs of the initial surgery will be covered, as we don't cover the costs of the repeat, revisions or corrective surgery.

We won't cover you if you don't follow the medical guidance of your surgeon or surgical team.

We won't make a payment or cover you if your surgeon, surgical team or hospital staff act negligently or recklessly. This includes during your pre and post-operative care.

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies and people.

We won't make a payment or cover you if any surgery or second opinion consultation takes place outside of the UK, Isle of Man or the Channel Islands.

# How to make a claim

## Telling us about your surgery

You should let us know as soon as possible if you may need to be re-admitted to theatre so we can start handling your claim. If you don't – and we can't get the information we need – we might not be able to pay your claim.

If your surgeon says you need to be re-admitted to theatre, let us know and we'll send a claim form for you both to fill in. We'll also need to see the hospital discharge certificate from your initial surgery, so we can process the claim.

Sometimes claims take a while to be processed and paid. If this is the case, and the cause of the delay is outside our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

You can tell us about your claim in the following ways:

### By phone

+44(0)20 8662 8101

Our lines are open between 9:00am and 5:00pm Monday to Friday (except on public holidays).

### By email

[aigdirect.claims@aig.com](mailto:aigdirect.claims@aig.com)

### By post

Claims Department AIG Direct,  
The AIG Building, 2-8 Altyre Road,  
Croydon CR9 2LG

## Getting a claim form

You can give us a call on +44(0)20 8662 8101 and we'll send you a claim form. Our lines are open between 9:00am and 5:00pm Monday to Friday (except on public holidays).

## Information we might need to handle your claim

You must give us a written report from your surgeon that you need to be re-admitted to theatre. We also need your hospital discharge certificate from the initial surgery. If you don't give us these, we won't pay your claim.

We might need to ask for some extra information so we can handle your claim. This might include details of your medical records, which we would need to get from your doctor – with your permission.



## Cancelling the policy

You are covered under this insurance because you have booked your initial surgery via Compare my Care. You are covered for the cost of your initial surgery if your surgeon confirms you need readmittance to theatre. If you wish to cancel this insurance, you will need to cancel your package with Compare my Care and this policy will be automatically cancelled. As you have not paid for this insurance there is no refund.

If you wish to cancel your contract with Compare my Care, please contact them using the details below:

### By phone

+44 (0)20 8064 0875

Lines are open Monday to Friday  
9:00am – 6:00pm, except on public  
holidays.

### By email

[contact@comparemycare.com](mailto:contact@comparemycare.com)

### By post

Compare my Care  
2<sup>nd</sup> Floor, 20 St Thomas Street  
SE1 9RS

## When we might cancel your policy

We can cancel this policy at any time if the terms and conditions in this document aren't followed, or we decide to stop offering this product. If we do, we'll give you at least 30 days' notice in writing.

# Making changes to the policy

We might sometimes make changes to this policy. We'll always give you at least 30 days' notice before making any changes to the policy – Compare my Care will contact you to advise of any changes.

If you're not happy with the changes we make, you can cancel the policy by cancelling your package with Compare my Care. For more information about how to cancel, see the "Cancelling the policy" section on page 10.

If you have any queries about your insurance policy, you can contact AIG UK in the following ways:

## By phone

+44 (0)20 8662 8100

Our lines are open Monday to Friday 8:30am – 5:30pm, except on public holidays.

## By email

[aigdirect.queries@aig.com](mailto:aigdirect.queries@aig.com)

## By post

Customer Services AIG Direct, The  
AIG Building 2-8 Altyre Road,  
Croydon  
CR9 2LG

# How to make a complaint about your insurance

We hope you're happy with your insurance and the service you receive from us. But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is about a claim, you can contact us in the following ways:

## By phone

+44 (0)20 8662 8101

Our lines are open Monday to Friday 9:00am – 5:00pm, except on public holidays.

## By email

[aigdirect.claims@aig.com](mailto:aigdirect.claims@aig.com)

## By post

Claims Department, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

For all other complaints you can contact us in the following ways:

## By phone

0800 012 1301

If you're calling from outside the UK, please call on +44(0)20 8649 6666. Our lines are open Monday to Friday 9:15am – 5:00pm, except on public holidays.

## By email

[uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

## By post

Customer Relations Team, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

## Online

[aig.co.uk/your-feedback](https://aig.co.uk/your-feedback)

## If you're not happy with our response

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk).

You can also contact them in the following ways:

### By phone

0800 023 4567

### By email

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

### By post

The Financial Ombudsman Service Exchange Tower, Harbour Exchange Square, London E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Channel Islands or the Isle of Man you live in will apply to this policy.

# How we use your personal information

In order to provide our products and services and to run our business, we will collect, use and disclose your Personal Information.

We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your Personal Information to detect, prevent and investigate crime (including fraud and money laundering).

We may share your Personal Information with our affiliates, service providers and other third parties for these purposes. Your Personal Information may be transferred outside the UK, to countries that have data protection regimes which are different to those in the UK. This includes countries which have not been found to provide adequate protection for Personal Information.

You have certain rights in relation to your Personal Information. More details about AIG UK's use of Personal Information and your rights as a data subject can be found at: [aig.co.uk/privacy-policy](https://aig.co.uk/privacy-policy)

Or you may request a copy using the following contact details:

Data Protection Officer American International Group UK Limited  
The AIG Building, 58 Fenchurch Street, London EC3M 4AB

Or by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com)



We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) and by calling +44 (0)20 7741 4100 or 0800 678 1100.



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American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers.

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