

Private Diagnostics

Your Policy Terms and Conditions

Private Diagnostics is insured by **AXIS Specialty London (the insurer)** with all services provided by **Trustedoctor**. Private Diagnostics is arranged through Legal & General Partnership Services Limited as agent of the insurer and administered by Legal and General Assurance Society Limited.

When we say 'we', 'us' or 'our' in this document, we mean Legal & General Assurance Society Limited.

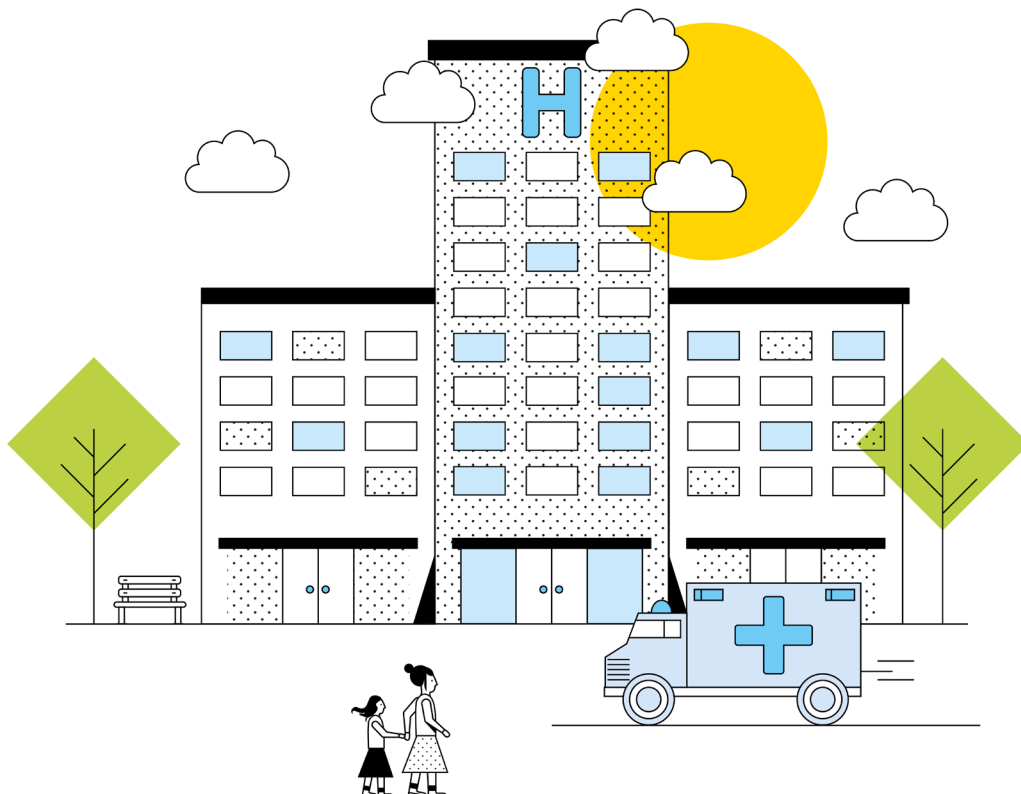
When we say 'you' or 'your' we mean the owner/s of the policy who is/are legally entitled to receive the amount of cover when a valid claim is made.

When we say 'life insured' we mean the person whose life is covered under the policy. If there is more than one life covered then this definition covers all lives insured.

The words in **bold** are defined terms with specific meanings. A glossary of these terms can be found in the 'Definitions' section.

Please be aware that your terms and conditions have changed since your last renewal.

AXIS Specialty London has increased the number of consultations offered and now cover more tests.





Your cover

When does cover apply?

Private Diagnostics is an annually renewable benefit. It begins at the inception date of your policy but will not be renewed if:

- the policy ends, in which case it will end on the **policy expiry date**; or
- you can't renew the benefit because:
 - you are resident outside of the UK; or
 - our relationship with **Trustedoctor** or **AXIS Specialty London** comes to an end; or
 - there has been any change of law, regulatory requirement or taxation which means we can no longer offer Private Diagnostics.

There may be circumstances where we are no longer able to offer this benefit. If this applies, then we will contact you with reasonable notice, remove the benefit from your policy and recalculate your premiums accordingly.

We will contact you 30 days before the **renewal date** to let you know if your premium or the terms and conditions of the benefit have changed. We will let you know what you need to do and if:

- you chose to opt out from automatically renewing. If so, your cover will stop the day before the **renewal date**. You can still renew your cover by contacting us at least five days before the **renewal date** using one of the methods shown in the section headed 'Useful Contacts'.
- you chose to automatically renew. If so, your cover will automatically continue on the **renewal date**, even if the premiums have changed. You must tell us at least five days before the **renewal date** if you don't want to renew. You can cancel the automatic renewal feature at any time, using one of the methods shown in the section headed 'Useful Contacts'.
- we won't renew the option. If this happens, the policy will continue without Private Diagnostics and we will recalculate your premium.
- the scenario arises where your policy is due to end in less than 12 months at the **renewal date**, we will continue without Private Diagnostics and will recalculate your premium.

You can cancel the benefit at any time. If you do the premium for your policy will be recalculated. The benefit cannot be reinstated later.

What is covered?

Private Diagnostics allows the life insured and/or their **child** access to a **specialist** in order to speed up **specialist** consultations and diagnostic testing for **Oncology, Cardiology, and Neurosurgery**.

Virtual consultation

A **virtual consultation** appointment with a specialist of your choice can be made if the **life insured** or their **child** is referred by a General Practitioner (GP) or **Physician** to one of the following specialties:

- **Oncology**
- **Cardiology**
- **Neurosurgery**

To access this benefit the life insured must provide:

- a letter or an email from UK GP or specialist/physician detailing the reason for the referral
- a referral following a preventative cancer screening
- a medical report from a specialist/physician requesting or documenting the investigation of the suspected condition.

This benefit includes a support service which will assist the life insured in choosing and arranging the **virtual consultation** with a specialist through the **Trustedoctor** customer portal.

This benefit covers any of the life insured's **children** that are aged from birth up to their 22nd birthday at the date of starting the **virtual consultation** process.

How many virtual consultations can be booked?

The benefit offers a maximum of:

- a. 3 **virtual consultations**; or
- b. 4 **virtual consultations** when a biopsy is recommended as a result of a prior virtual consultation;

per policy year for each unique investigation that is the subject of the benefit request.

The purpose of a **virtual consultation** is for the **specialist** to interpret the results of any diagnostic tests available and recommend further diagnostic tests, if required, to progress in the investigation.

In addition to the **virtual consultations** described above, this benefit offers one last **virtual consultation** to discuss the results of all diagnosis tests previously requested and finalise the response to the request.

For the avoidance of doubt, all lines of investigation that refer to the suspicion of one underlying medical condition will be considered as a single unique investigation.

What diagnostic tests are covered?

- The specialist will decide the diagnostic(s) that are optimal in determining a clinical diagnosis.
- The cost of all non-invasive diagnostic tests that the specialist recommends will be covered.
- The cost of the following invasive diagnostic tests that the specialist recommends will be covered:
 - Biopsy
 - Endoscopy
 - Blood tests

These tests will be carried out in a **UK** private hospital or facility and will be sourced and arranged through the **Trustedoctor** customer portal.

How many diagnostic tests can be booked?

There is no maximum to the number of diagnostic tests for each unique investigation subject of a valid medical referral. The specialist will determine the diagnostic tests required in determining a clinical diagnosis.

If a biopsy is required there is a maximum of one biopsy per unique investigation. However, an additional biopsy may be performed in the event the results of the first biopsy are inconclusive.



Additional information

Trustedoctor portal

To make a claim the life insured will need to register for the **Trustedoctor** portal. The life insured will have received an email from **Trustedoctor**, or they can use the following link www.trustedoctor.com/landg-private-diagnostics, which will provide the life insured with instructions on how to activate their account to get access to their personal dashboard. Once the life insured has activated their account they can access their personal dashboard at any time.

The life insured can claim at any time within the policy term. All claims are managed by **Trustedoctor**.

What's not covered?

- X** The cost of any **virtual consultation** or diagnostic test that has not been arranged and authorised through the **Trustedoctor** portal.
- X** The cost of any expenses for accommodation, travel or taking time off work to attend the **virtual consultation** or the completion of the approved diagnostic tests.
- X** Any request related to an investigation where symptoms or findings (signs) began before the **policy start date**.
- X** The cost of any diagnostic test that has not been recommended by a **specialist** as a result of a **virtual consultation**.

- X** Diagnostic tests for the life insured's **child** if before the **policy start date**:
 - Their symptoms existed; or
 - The **illness** or condition had occurred; or
 - Either parent received counselling or medical advice in relation of the condition or have been aware of the increased risk of the condition before the **policy start date** or before the legal adoption of the **child**.
- X** The insurer will provide cover for **illness** which is accidentally caused by or arises out of a **cyber incident**. However, they will not provide any cover under any circumstances for **illness** arising directly or indirectly from a **cyber act**.

Conditions of Private Diagnostics

- Premiums must be maintained.
- The benefit cannot be transferred to another product.
- Making a claim under Private Diagnostics will not affect the core product or any other benefits.
- The life insured is only eligible for the Private Diagnostics benefit if they don't already have the option on any other Legal & General policy.

This benefit will end on the earlier of:

- the day before the policy anniversary date unless renewed; or
- if the policy ends; or
- if there is a valid claim under full cover; or
- if you cancel your policy or the benefit at any stage.

Making a claim

Notifying us of a claim

To make a claim under the Private Diagnostics policy, please notify **Trustedoctor** using the claims contact details in the table below. When claiming, **Trustedoctor** will need the policy number, the life insured's GP/Doctors contact details and your contact details.

To make a claim, the life insured will need to register on the **Trustedoctor** portal. The life insured will have received an email from **Trustedoctor**, or they can use the following link www.trustedoctor.com/landg-private-diagnostics, which will provide the life insured with instructions on how to activate their account to get access to their personal dashboard.

Trustedoctor will help them navigate the customer portal and assist the life insured in selecting an appropriate **specialist** for their presenting symptoms.

Assessing your claim

Trustedoctor may send you a claim form to complete and return. In order to assess your claim **Trustedoctor** will require different evidence depending on the type of claim you are making. **Trustedoctor** may also ask for the policy booklet and any other documents they may reasonably require for the claim you are making.

The life insured must provide written evidence from their GP or **Physician** of the referral, either in the form of a letter or email detailing the reason for the referral.

If you do not provide any information or documentation that would reasonably be required to assess the claim, the claim will not process until the information or documentation is made available.

Useful contacts

Reason for contact	Contact details	Contact address
Claims for Private Diagnostics	Trustedoctor Web: www.trustedoctor.com/landg-private-diagnostics Email: landgprivatediagnostics@trustedoctor.com	Trustedoctor PO Box 77845 London SE10 1FH
To make a complaint about Private Diagnostics	AXIS Specialty London Tel: 0207 050 9000 Email: complaints@axiscapital.com	Complaints AXIS Specialty London C/o 52 Lime Street London EC3M 7AF
General enquiries or to make a complaint regarding services provided by Legal & General	Legal & General Tel: 0370 010 4080 * Monday to Friday 9am to 5pm	Legal & General Assurance Society Limited Four Central Square Cardiff CF10 1FS

* We may record and monitor calls. Call charges will vary.

How to cancel the policy

You can cancel the policy at any time. Once the policy starts we will provide you with a notice of your right to cancel.

If you cancel the policy within 30 days of receiving both the notice and the policy, we will refund any premiums paid. If you cancel the policy after 30 days, you will not get any money back.

If you cancel the policy, the cover will end and no further premiums will be payable.

How to make a complaint

If you wish to make a complaint about Private Diagnostics please contact **AXIS Specialty London**.

If you wish to complain about the service you receive from us, or you would like us to send you a copy of our internal complaints handling procedure, please contact us (Legal & General).

If you remain dissatisfied, you can complain to:

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Tel: **0800 023 4567** or **0300 123 9 123**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

AXIS Specialty London is covered by the **Financial Services Compensation Scheme (FSCS)**. You may be entitled to compensation from the FSCS if **AXIS Specialty London** is unable to meet its obligations to you under this insurance.

If you are entitled to compensation from the FSCS, the level and extent of the compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website:

www.fscs.org.uk

or you can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Definitions

AXIS Specialty London or the insurer - AXIS Specialty London is a trading name of AXIS Specialty Europe SE. AXIS Specialty Europe SE is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our privacy policy can be viewed at: www.axiscapital.com/who-we-are/about-axis/privacy-policy

Benefit renewal period - the 12 month period between the **policy start date** to the day before the anniversary of the policy, and each 12 month period thereafter if the benefit has been renewed.

Cardiology - the area of specialism for the diagnosis and treatment of heart disease.

Child or children - a natural **child**, legally adopted **child** (from the date of adoption) or stepchild (by marriage or registered civil partnership) of the life insured, where that **child** is younger than 22 years during the period of cover.

Computer System - any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller, including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

Cyber act - for the purpose of this document **cyber act** means:

- i. a deliberate, unauthorised, malicious or criminal act; or
- ii. a series of related deliberate, unauthorised, malicious or criminal acts; or
- iii. any threat or hoax relating to i and/or ii above, regardless of time and place, involving access to or the processing, use or operation of any **computer system**.

Cyber incident - for the purpose of this document **cyber incident** means:

- i. any error or omission or series of related errors or omissions involving access to or the processing, use, or operation of any **computer system**; or
- ii. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Illness - means your sickness or disease. The symptoms of which first appear during the period of insurance and which results solely and independently of any other cause in your total disablement within twelve consecutive months after the symptoms first appear.

Neurosurgery - the area of specialism for the diagnosis and treatment for conditions of the brain, spine, and nervous system.

Non-invasive diagnostic tests - means any diagnostic tests that do not necessitate a medical device, invading the human body, either through an incision (creating a point of entry cutting skin or tissue) or utilising an existing body orifice.

Oncology - the area of specialism for the diagnosis and treatment of cancer.

Physician - a person who is qualified to practice medicine who is registered, or provisionally registered, with the General Medical Council and licensed to practice in the **UK**.

Policy expiry date - the date that cover under the policy will end.

Policy start date - the start date of the policy.

Renewal date - the annual anniversary of the start date.

Specialist - a doctor registered, or provisionally registered, with the General Medical Council and licensed to practice in the **UK** accessed through the **Trustedoctor** platform.

Trustedoctor - **Trustedoctor** is a company that specialises in the development of technology solutions and services, including Fracture Cover and Private Diagnostics. These technology solutions and services can be found in the products designed and operated by its sister company, **Further Underwriting International SLU** (registered address at Paseo de Recoletos 12, 28001, Madrid, Spain, registered in the Mercantile Registry in Madrid number m-327635, tomo 18794, folio 76 and tax number (CIF) ESB83644484).

UK - England, Northern Ireland, Scotland, and Wales, Crown employee (member of the **UK** armed forces, a civil servant or a diplomat), or merchant Navy.

Virtual consultation - a virtual meeting conducted through the **Trustedoctor** portal.

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

legalandgeneral.com

Legal & General Assurance Society Limited
Registered in England and Wales No. 166055

Registered office: One Coleman Street, London EC2R 5AA
We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Legal & General Partnership Services Limited
Registered in England and Wales No. 00504500
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LG2785 11/2023

