

**Don't delay
Get covered
today!**

**Fast track
Application Form
inside**



The individual
health plan
for **everyone**

from just **€14** a month



The **ONE** Scheme - *Direct*



Helping generations of people cover the cost of staying healthy

Like most things today, the cost of leading a healthy lifestyle isn't cheap.

If you take a moment to think about how much you have to pay just to visit the dentist or GP, how much your prescription charges are and if you require more major treatment - the bill can run into hundreds of euro.

With HSF health plan, you can have an affordable way to cover the costs of everyday health care. The HSF health plan covers you for the simple day to day health costs like dental and optical bills as well as providing over 30 valuable benefits that help you get cash back for a wide range of treatments and out of pocket expenses. You can see the wide range of cover the HSF health plan provides in the benefit summary opposite.

With schemes starting at just €14 a month, you can be sure that there is a level to suit your budget. To join simply complete the application forms from page 21. When you need to make a claim, you can be assured that it will be dealt with promptly, by one of our Ireland based claims handlers.

So that you know fully what your HSF health plan includes you will find the terms of the plan in this brochure from page 15.

HSF health plan is the trading company of the charity, The Hospital Saturday Fund. Our heritage means we have no ostentatious head office building and no overloaded administration or sales commission. Instead there is a culture of care for you and a policy of sharing any surplus with medical charities, local hospitals and hospices as well as individuals with a serious illness or a disability.

We look forward to providing you with the benefits of the HSF health plan for many years to come.

HSF health plan, The Plan of Choice for your health expenses.

To find out more information about HSF health plan, contact us on

1890 473 473

Ireland Office

5 Westgate Business Park,
Kilrush Road, Ennis, Co. Clare

LoCall: 1890 473473 Tel: 065 6799900

Email: info@hsf.eu.com

www.hsf.ie

Head Office

24 Upper Ground, London SE1 9PD

Tel: 0044 20 7928 6662

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Benefit summary

| | Scheme 14 €14 a month | Scheme 28 €28 a month | Scheme 42 €42 a month | Scheme 56 €56 a month |
|--|---|---------------------------------|---------------------------------|---------------------------------|
|  Dental and Optical | €125 <i>Maximum Benefits</i> | €300 <i>Maximum Benefits</i> | €450 <i>Maximum Benefits</i> | €600 <i>Maximum Benefits</i> |
|  General Practitioner, Prescription and Emergency Department - maximum of 12 grants per 12 months | €8 | €15 | €20 | €25 |
|  Practitioner: Physiotherapy, Physical Therapy, Osteopathy, Chiropractic, Acupuncture, Homoeopathy, Chiropody/Podiatry | €200 <i>Maximum Benefits</i> | €400 <i>Maximum Benefits</i> | €600 <i>Maximum Benefits</i> | €800 <i>Maximum Benefits</i> |
|  Specialist and Investigations – Including Allergy Testing and Health Screening | €200 <i>Maximum Benefits</i> | €400 <i>Maximum Benefits</i> | €600 <i>Maximum Benefits</i> | €800 <i>Maximum Benefits</i> |
|  Birth Grant / Adoption Grant (per child) | €200 | €400 | €600 | €800 |
|  Day Case Surgery and Treatment (Amounts per day) | €25 | €50 | €75 | €100 |
|  Hospital: General and Hospice, Accident, Elderly and Mental Illness (Amounts per night) | €25 | €50 | €75 | €100 |
|  Recuperation – Grant after a minimum of 10 nights | €85 | €170 | €250 | €330 |
|  Personal Accident | | | | |
| Permanent Disability – up to | €10,000 | €15,000 | €22,500 | €30,000 |
| Facial Disfigurement | Not Available | €500 | €1,100 | €1,400 |
| Accidental Death | €5,000 | €7,500 | €11,250 | €15,000 |
| Temporary Disability | Not Available | €35 per week | €55 per week | €70 per week |
| Fracture: Leg | Not Available | €175 | €275 | €350 |
| Fracture: Arm | Not Available | €90 | €135 | €175 |
| Fracture: Maximum per accident | Not Available | €440 | €690 | €880 |
|  Helplines - Available on all schemes | GP Advice Line, Stress Counselling Helpline, Medical Information Helpline and Legal Helpline. | | | |



**a cash
plan to help
you stay
healthy**

Many people have private health insurance in case they become ill. Not enough people consider the value of planning for the cost of staying healthy. Recovering the cost of staying healthy can be a simple process using a HSF health plan.

*Dental check-ups, GP visits, prescriptions - the cost of your day to day health can add up to a large annual bill. Getting your health expenses back with **HSF health plan** will be a great benefit to your budget as well as your health.*

*You simply decide how much you wish to put aside each month and when you go to see your doctor or dentist, visit a physiotherapist, homoeopath, chiropodist or any one of over thirty other options, **HSF health plan** will re-imburse you direct promptly and without fuss.*

Think of it as a plan to keep you healthy from head to toe – inside and out. And if you do fall ill the same plan can give you immediate support.

true value for money

HSF health plan offers a range of schemes to choose from so you can be sure there is a plan to suit your needs and your budget.

Plans start from as little as **€14 a month**. That's less than 47c a day, an achievable cost for most of us.

For example if your new spectacles cost €200 and you are covered under Scheme 28, you would get the full €200 back, so your new spectacles would cost you nothing. And you would still have €100 if you needed to get a dental check up.

Having a HSF health plan encourages you to seek and receive early medical investigation and treatment. Our helplines which are included on all schemes, provide a valuable service at a time that suits you, and can be used as often as you like.

The advantages of having a HSF health plan

No medical required before joining

No fixed benefit amounts between dental and optical

Contributions do not increase with age

Unlike private medical insurance, the premiums you pay are not based on your age or gender, and once you join you are covered for life



Our Schemes

HSF's One Scheme has been specially designed for individuals who wish to claim up to a 100% cash refund on many of their health care expenses. Dental, Optical, Physiotherapy, Specialist Consultations and a number of complementary treatments are included, and we also pay generous grants for General Practitioner visits and Prescription charges.

Flexible benefits

By combining different types of treatment into one benefit we can offer even greater flexibility. Take for example, our Dental and Optical category which is two benefits in one. Depending upon which scheme you decide to join, HSF gives you a maximum grant which you can spend freely between the two benefits. This way if one year you need to spend more at the optician than at the dentist, you can.

One Scheme choices

We offer 4 different schemes from which to choose ranging from only €14 to €56 a month. All you have to do is select the one which best suits your needs.

All of our schemes include our telephone helplines: Medical Information Helpline, Stress Counselling Helpline, Legal Helpline and our GP Advice Line.

Pre-existing conditions and health problems

If you have a pre-existing health condition, there will be a waiting time before cover for certain claims will start. The waiting time will be 5 years if below age 65, when first registered for cover, and 10 years if age 65 and above. In addition, for later increases in cover the waiting time before the increased cover takes effect will be 2 years if below age 65 at the time of the increase, and 5 years if age 65 and above (see "Waiting periods" and "Restrictions" on pages 17 and 18 for full details and concessions for previous cover).

You may start making claims three months after your registration date, unless otherwise stated.

Monthly costs (net of partial Standard Rate Tax Relief)

| | Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
|--------------|-----------|-----------|-----------|-----------|
| Monthly cost | €14 | €28 | €42 | €56 |

Benefits

Dental and Optical

Help towards the cost of all dental treatment including check-ups, and the cost of a sight test and optical appliances, up to the maximum shown. This benefit may be used flexibly according to requirements for both categories. It is payable in any 12 consecutive calendar months.

The cost of Eye Laser Treatment, Implantable Contact Lenses (to correct long or short sightedness) and assessments may be claimed from Scheme 28 and above. Claims for this particular treatment can only be accepted at least 12 months after registration.

| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
|-------------------------|-----------|-----------|-----------|
| €125 | €300 | €450 | €600 |
| Maximum Benefits | | | |



General Practitioner, Prescription and Emergency Department

An amount payable towards the cost of a visit to a General Practitioner (Family Doctor), a prescription from a General Practitioner or an attendance at an Accident and Emergency Department in a hospital. Limited to 12 payments in any 12 consecutive calendar months. **The maximum repaid per visit / prescription is as shown or actual charges if less. You can also use the GP Advice Line service which is available 24 hours a day, 365 days a year.**

| | | | |
|-----------------------------------|-----------|-----------|-----------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €8 | €15 | €20 | €25 |
| Maximum 12 payments per 12 months | | | |



Practitioner: Physiotherapy, Physical Therapy, Osteopathy, Chiropractic, Acupuncture, Homoeopathy, Chiropody/Podiatry

Help towards the cost of consultation and treatment (not including medication or appliances) by a qualified and registered practitioner up to the maximum shown. This benefit may be used flexibly according to requirements for all categories. Payable in any 12 consecutive calendar months.

| | | | |
|------------------|----------|----------|-----------|
| Scheme 3 | Scheme 6 | Scheme 9 | Scheme 12 |
| €200 | €400 | €600 | €800 |
| Maximum Benefits | | | |



Specialist and Investigations

Help towards the cost of specialists' consultation fees, allergy testing, vaccination, health screening, pathology tests, x-rays, scans, electrocardiograms and other investigations listed in the rules, all undertaken on an outpatient basis, up to the maximum shown. Payable in any 12 consecutive calendar months.

| | | | |
|------------------|-----------|-----------|-----------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €200 | €400 | €600 | €800 |
| Maximum Benefits | | | |



Birth and Adoption Grant

Payable to the contributor, whether the mother or father of the baby, for each registered birth in hospital or at home. Hospital benefit is payable for the mother (if the contributor) in addition to the grant from the sixth night onwards. The grant is also payable for a registered adoption up to the age of 10. **Claims for this benefit can only be accepted at least 10 months after registration.**

| | | | |
|-----------|-----------|-----------|-----------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €200 | €400 | €600 | €800 |



Day Case Surgery and Treatment

For a planned admission to occupy a bed for a day in a hospital or clinic to undergo surgery, treatment or a procedure. Limited to 8 occasions within any 12 consecutive calendar months. **All amounts shown are per day.**

| | | | |
|-----------|-----------|-----------|-----------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €25 | €50 | €75 | €100 |



Hospital

General and Hospice: For an inpatient admission to a hospital or hospice. Payable for up to 40 nights in any 12 consecutive calendar months. (See page 16 for full details).

Accident: For an inpatient admission to a hospital immediately following an accident. Payable for up to 40 nights in any 12 consecutive calendar months. (See page 16 for full details). No waiting period, if an Accident admission.

Elderly and Mental Illness: For an inpatient admission to a hospital for elderly medical care / long stay / rehabilitation / respite or for a mental illness. Payable for up to 50 nights elderly and 50 nights mental illness from first registration, but not for more than 40 nights in a 12 month period. (See page 16 for full details). **All amounts shown are per night.**

| | | | |
|-----------|-----------|-----------|-----------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €25 | €50 | €75 | €100 |





Recuperation

Following each stay in a hospital or hospice for which benefit has been paid for a minimum of 10 nights, a recuperation grant is payable.

Scheme 14
€85

Scheme 28
€170

Scheme 42
€250

Scheme 56
€330



Personal Accident Benefit



NOW EXTENDED TO ALL SCHEMES

If an Accident results in Permanent Disability or death the financial consequences can be enormous. Even less serious injuries can result in a lengthy period off work or confinement to the house. Whilst you may be able to cope in the short term, a longer period of disability can put severe pressure on your finances.

Lump sum cash payments (shown opposite) when they are needed most could ease the financial burden. Contributors are covered 24 hours a day, every day of the year, whether at work, at home or at play.

Permanent Disability: A lump sum cash benefit depending upon the type and degree of Permanent Disability following an Accident.

Facial Disfigurement : A lump sum payment for Permanent facial disfigurement as a result of an accident.

Accidental Death: A lump sum payment if the Accident is fatal.

Temporary Disability: A weekly sum payable (normally by direct credit, monthly in arrears) if following an Accident, you are:

- a) unable to take up your normal paid occupation or any other paid employment; or
- b) confined to the home (applicable only if you are not in paid employment at the time of the Accident) as certified by a qualified medical practitioner. Payable from the 31st day of your disability for up to 52 weeks. Odd days will be paid at 1/7 th of the weekly rate.

Although there is no waiting period under this section, the Temporary Disability benefit is not payable for the first 30 days (Deferment Period) of each period of temporary disablement.

Fracture Benefit: A lump sum payment for a fracture or fractures to one or more bones of the arm or leg following an Accident.



If you (the Insured Person) suffers Bodily Injury as a direct result of an Accident which within 24 months of the Accident results in Permanent Disability, Facial Disfigurement or Death the following will be paid:

| | Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
|---|---------------------|------------------|------------------|------------------|
| Permanent Disability | up to €10,000 | up to €15,000 | up to €22,500 | up to €30,000 |
| A proportion of this sum will be paid depending upon the degree of permanent disability in accordance with the following scale: | | | | |
| Permanent Total Disablement | €10,000 | €15,000 | €22,500 | €30,000 |
| Loss of Sight in one or both eyes | €10,000 | €15,000 | €22,500 | €30,000 |
| Loss of hearing in both ears | €7,500 | €11,250 | €16,875 | €22,500 |
| Loss of hearing in one ear | €1,500 | €2,250 | €3,375 | €4,500 |
| Loss of the use of: | | | | |
| a) an arm, hand or leg above the knee | €10,000 | €15,000 | €22,500 | €30,000 |
| b) a leg below the knee or a foot | €5,000 | €7,500 | €11,250 | €15,000 |
| c) a shoulder or elbow | €2,500 | €3,750 | €5,625 | €7,500 |
| d) a hip, knee, ankle or wrist | €2,000 | €3,000 | €4,500 | €6,000 |
| e) a thumb | €2,000 | €3,000 | €4,500 | €6,000 |
| f) any finger or big toe | €1,000 | €1,500 | €2,250 | €3,000 |
| g) any other toe | €500 | €750 | €1,125 | €1,500 |
| Facial Disfigurement | <i>Not Included</i> | €500 | €1,100 | €1,400 |
| Accidental Death | €5,000 | €7,500 | €11,250 | €15,000 |

In addition there are the following payments for Temporary Disability and a Fracture of the specified bone or bones:

| Temporary Disability | <i>Not Included</i> | €35 per week | €55 per week | €70 per week |
|--|---------------------|-----------------|-----------------|-----------------|
| Fracture Grant | | | | |
| Leg – ankle, tibia and fibula, kneecap, femur and hip | <i>Not Included</i> | €175 | €275 | €350 |
| Arm – wrist, radius and ulna, humerus and shoulder | <i>Not Included</i> | €90 | €135 | €175 |
| Overall limit per Accident | <i>Not Included</i> | €440 | €690 | €880 |

**All claims must be submitted within 6 months of the accident occurring.
See pages 16 and 17 for Definitions and Exclusions.**

Helplines



GP Advice Line: AVAILABLE ON ALL SCHEMES

This service is available 24 hours a day, 7 days a week and the telephone number will be given to you in your registration pack. The service allows you to speak with a qualified practising GP free of charge and at a convenient time. After making the initial call the doctor will telephone you. Every call is confidential and your details will not be passed on to anyone without your prior consent.

You can ask about all sorts of things including:

- an ache or pain that won't go away
- sensitive or confidential concerns
- explanations of diagnosis or treatment you may have been prescribed
- possible after-effects of surgery
- side-effects of any medication you are taking
- vaccinations you may need when you are travelling abroad and other health precautions relevant to your own personal medical history

The GP Advice Line is complementary to your own GP.

IMPORTANT NOTE

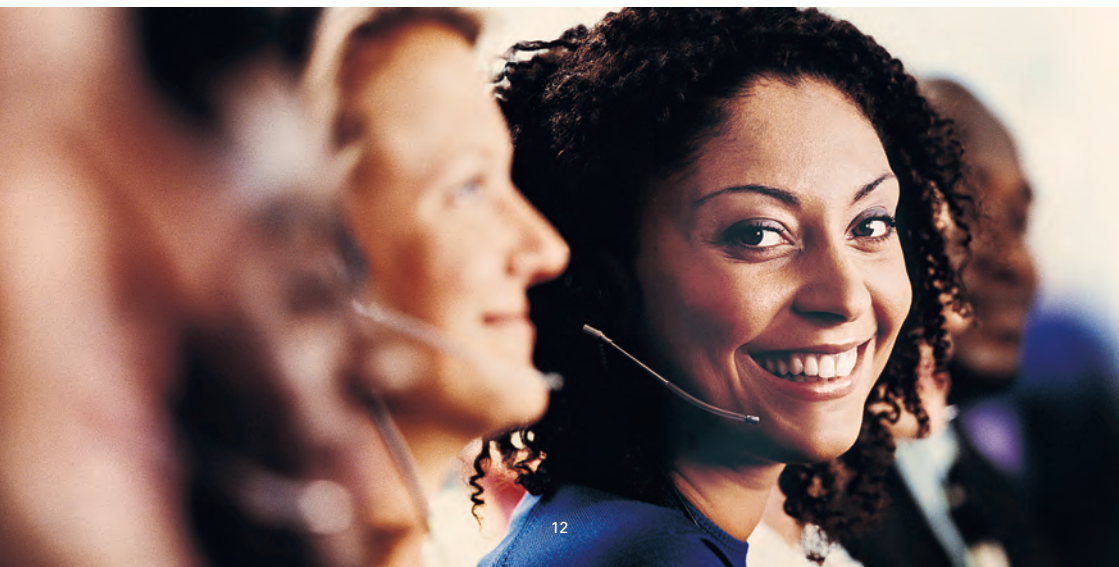
This is not an emergency service, in an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment. Nor can it be used if you are, or might be, pregnant for any health related condition whether or not it is related to pregnancy.

In such cases you should always consult your own doctor.

The GP Telephone Consultation service is not intended to replace the personal care offered by your own doctor and cannot be used to obtain referral for treatment.

The GP Telephone Consultation Service is provided via a LoCall number to UK based qualified, experienced, practising General Practitioners under the jurisdiction of the Irish Medical Council, General Medical Council and the English courts.

This service is provided for HSF health plan by Medical Solutions UK Limited.





The following confidential helplines are available to every HSF contributor. They are absolutely free, apart from the cost of a telephone call. The medical Information and Stress Counselling helplines are open 24 hours a day and 365 days a year and the numbers to use for all helplines will be sent to you with your HSF registration certificate.

Medical Information

The service is designed to help people whenever they face a medical or health care problem. Nurses are available to provide clear information on all medical matters: from information on medical treatment, health problems, diet, diseases and addictions. They will not diagnose or prescribe treatment, but will give comprehensive information to help cope with the problem. Factsheets are sent out whenever appropriate.

Stress Counselling

Staffed by nurse counsellors, the helpline provides counselling, as well as advice and information on methods used for combating stress. They are always prepared to listen, help and advise and provide practical assistance in a caring manner. Contributors may talk for as long as they need. The task of counselling is to give contributors an opportunity to explore, discover and clarify ways of living a more satisfying and fulfilled life.

These helplines are provided for HSF health plan by Medicals Direct Group.

Legal Helpline

Legally trained staff are chosen for their ability to explain complex issues in plain English in a friendly and helpful way. There is no limit to the number of calls a contributor may make in order to resolve a problem. Calls may be confirmed in writing and a range of booklets and other printed material can be sent out. Personal legal matters may be raised. As part of this service it may be necessary to advise that a solicitor should be consulted.

This helpline is provided for HSF health plan by Legal Assistance Direct.



HSF health plan Limited is the provider of this health plan. The Personal Accident cover outlined is underwritten for HSF health plan by Chubb Insurance Company of Europe SE. The underwriter of the Personal Accident cover may be changed occasionally.

About the HSF health schemes in this brochure

They provide cover for you against the everyday costs of such things as a visit to the dentist, optician and various practitioners, and make grants for hospital admission and the birth of a baby.

Some amounts relate to the cost of the services you have received which are payable when you send in your receipts. Other amounts are a fixed rate, for example a fixed amount for each night spent in hospital or for the birth of a baby, or bodily injury from an accident. The amounts provided by the various schemes are explained in this brochure. A number of conditions apply with the main ones being (and explained fully in the relevant section of the 'Rules and further explanations of categories' or 'General terms and conditions'):

- There is a total limit on payments calculated on a rolling balance over a 12 month period basis with a further limit from registration on some hospital benefits. See 'Claims' on page 18 and 'Hospital' on page 16.
- Claims cannot be accepted until at least three months after your registration date, unless otherwise stated.
- Pre-existing health conditions and health problems present when you join or increase contributions, are not covered for an initial period under many scheme categories. See 'Waiting periods', 'Restrictions' and 'Increasing contributions' on pages 17 and 18.
- Switching between schemes is allowed. See 'Increasing contributions' and 'Decreasing or ceasing contributions' on page 18 for the terms.

Full policy terms and conditions, and the cover provided, are shown in this brochure.

Paying contributions and changing your mind

Details of the prices of each scheme are shown in this brochure. Payment can be made by direct debit or credit/debit card. When your application is accepted you will receive a registration pack. This will include details of any restrictions which will need to be placed if you have any existing medical conditions. On receiving confirmation of registration, you have 14 days in which to change your mind and withdraw your application (telephone or write to the HSF office in Ennis – details on page 20). If any contributions have been paid you will receive a full refund providing no claims have been settled. See 'Decreasing or ceasing contributions' on page 18 for cancelling after this period.

Duration of cover in the plan

Cover is provided continuously from year to year, beginning with your registration date, until it is cancelled or otherwise comes to an end. It is automatically renewed.

Making a claim

At the conclusion of three months after registration or another the stated period you may start claiming. Forms are provided on request by telephoning 1890 473473, or writing to HSF health plan, Clare Road Mall, Clare Road, Ennis, Co Clare, or by downloading from our website www.hsf.ie. If you telephone or write you may enquire about how much you may receive. Please quote your registration number. Original receipts must

be sent with the claim form. Your payment will be made direct into your bank account or by cheque.

Compliments and Complaints

We endeavour to provide a high standard of services to contributors and welcome comments and suggestions. Should you find it necessary to make a complaint you should write in the first instance to the Chief Executive at either address on page 20. If your complaint is not resolved to your satisfaction it may then be considered by the Board of Directors. If you are unable to accept a decision made by the Board you may request adjudication by an independent complaints panel appointed by the British Health Care Association. Any complaint which cannot be settled may be referred to the Financial Services Ombudsman 3rd Floor Lincoln House, Lincoln Place, Dublin 2, or call them on 1890 882 090. Full details of our complaints procedures are automatically sent on receipt of a complaint and at each stage relevant addresses are provided. Such details are available on request at all times. These procedures do not prevent you from taking legal action.

Regulation and Compensation

HSF health plan Limited is approved in Ireland by the Department of Health and Children and registered with the Health Insurance Authority. It is registered as a Branch, No. 904935, by the Companies Registration Office in Ireland and authorised and regulated by the Financial Services Authority in the United Kingdom, No. 202182. Chubb Insurance Company of Europe SE is regulated by the Irish Financial Services Regulatory Authority as well as the Financial Services Authority in the UK, No. 481725 (the UK details of HSF and Chubb may be checked on the FSA Register by visiting the FSA website www.fsa.gov.uk/register or telephone 0044 300 500 5000). In the unlikely event of our going out of business, you are protected by the Financial Services Compensation Scheme in the UK. Should this occur any valid outstanding claims will be paid by the Scheme. This cover is limited to 90% of the claim without limit. The Head Office of HSF health plan is 24 Upper Ground, London SE1 9PD, England.

Statement of demands and needs

This product meets the demands and needs of individuals and families who wish to manage their health care expenses such as dental and optical, hospital admissions, consultations and investigations, and personal accident. Advice is not available from HSF, and applicants should choose the scheme to suit their personal circumstances and review in future whether this remains suitable.

Rules and further explanations of benefit categories

Dental and Optical

Sundry items purchased at Dental Surgeries and Opticians premises, eg. solutions, cleaners, contact lens removers, floss, are not covered and prescription charges for any kind of medication are not covered under this category. Claims cannot be accepted for the purchase of spectacles supplied without prescription or for any dental treatment not carried out at a dental surgeon's practice (eg. if undertaken at a cosmetic outlet).

Consultations with Consultant Oral Surgeons, Consultant Facio-Maxillary Surgeons, Consultant Orthodontic Surgeons and Consultant Ophthalmic Surgeons are not covered under this category. These should be claimed under the Specialist and Investigations category. The cost of treatment or operative procedures undertaken by these Consultants is not included in any category. If eye laser treatment or a permanent contact lens implant (to correct long or short sightedness) is carried out by a Consultant Ophthalmic Surgeon or undertaken in hospital as a day case patient or an inpatient, claims cannot be accepted for Specialist and Investigations or for Hospital or Day Case in addition to the Optical category.

Rules concerning pre-existing conditions do not apply to this particular category.

General Practitioner, Prescription and Emergency Department

The amount is repaid up to the maximum (but if the actual charge is less, only this amount will be refunded) on the production of a receipted invoice supplied by one of the following:

General Practitioner (Family Doctor), indicating a visit to a surgery. Any procedures carried out during the visit are covered by the grant and may not be claimed for separately under this or any other category;

Pharmacy (Dispensing Chemist), indicating that a prescription supplied by a General Practitioner has been dispensed. Only one grant is payable on each receipt regardless of the number of items;

Hospital, indicating attendance at an Accident and Emergency Department.

Limited to 12 individual grants in total between the above three types in any 12 consecutive calendar months. Rules concerning pre-existing conditions do not apply to this particular category.

Practitioner: Physiotherapy, Osteopathy, Chiropractic, Acupuncture, Homoeopathy, Chiropody / Podiatry

The maximum payable is between the above six headings. It is not, for example, €800 for each of the six. Claims will only be accepted with receipted invoices from qualified practitioners. Contributors in their own interests, should only consult properly qualified practitioners who are registered with professional organisations which maintain high standards. Benefit does not include the cost of any medication or any surgical appliances supplied or prescribed by the practitioners. Claims cannot be accepted for prophylactic treatments or sports massage/therapy. Consultations with Consultant Podiatric Surgeons (of hospital consultant status) are not covered in this category. These should be claimed under the Specialist and Investigations category. The cost of treatment or operative procedures undertaken by these consultants is not included in any category.

Rules concerning pre-existing conditions do not apply to Chiropody/Podiatry.

Specialist and Investigations

Claims must be for consultations in a hospital or clinic on an outpatient basis only and carried out by a doctor of consultant status. Treatment (including radiotherapy) and operative procedures (including delivery of a baby) are not covered, neither is any radiography during such treatment / procedures. Reimbursement is only on the initial consultation with a Consultant Psychiatrist, subsequent visits are classified as treatment. Claims cannot be accepted for examinations / investigations carried out while an inpatient or as a day case or for medico-legal reports, possible legal evidence (including paternity testing), or for insurance, employment fitness / occupational assessments or immigration / emigration purposes.

The following are covered under investigations:

Any investigations undertaken, on an outpatient basis only, in a hospital x-ray, scanner, pathology or nuclear medicine / medical physics department (or its equivalent elsewhere); electrocardiogram, electroencephalogram; electromyogram, audiogram and orthoptic investigations. Minor invasive investigations carried out at the same time as an out-patient consultation, and not requiring the use of a separate treatment room, are also covered. Claims are accepted for visits to health screening clinics if a letter or certificate from the contributor's / dependant's General Practitioner is provided and indicates that the screening was on his / her recommendation; the cost of a vaccination administered at a GP surgery or clinic or the issue of a prescription for a vaccination (which may be in the form of vaccine or medication); the initial consultation and diagnosis of problems by a qualified practitioner with a personal consultation in a clinical environment (not a retail outlet) is covered but not any subsequent consultation, therapy or treatment.

For allergy testing the initial consultation and diagnosis of problems by a qualified practitioner with a personal consultation in a clinical environment (not a retail outlet) is covered but not any subsequent consultation, therapy or treatment.

The following are NOT covered

Invasive investigations, such as endoscopies, carried out with some form of anaesthetic, and requiring the use of an out-patient treatment room (for which the hospital or clinic charges an additional fee) or occupancy of a bed on a day stay basis. The Day Case benefit may be claimed in these circumstances if applicable

Birth Grant and Adoption Grant

The period of at least 10 months before claims can be accepted in this category also relates to inpatient treatment and all other categories for consultation, investigation and treatment associated with the pregnancy. The Birth Grant is also paid for a still birth if an official certificate is submitted. Adoption is included in this category, however, a claim under this category may not be submitted until HSF cover has been of at least 10 months' duration. The adoption certificate should be dated after the end of this 10 months' period and before the child's 10th birthday.

Hospital

The hospital or hospice must be in Ireland or the United Kingdom and its name and admission and discharge dates should be clearly stated on the claim form. Benefit is payable for up to 40 nights in any consecutive 12 calendar months. The amount payable is the stated grant and no direct costs (e.g. Consultants fees, room charges, medication/dressings involved with the hospital admission, including consultants' fees) are covered.

Benefit is restricted to 50 nights in total in a period of

continuous cover, regardless of scheme, for admissions to mental illness and geriatric (elderly medical / long stay / rehabilitation / respite care) wards. These 50 nights are counted as part of and not in addition to the ruling in the sentence above eg. within a 12 month period the number of nights for which benefit is payable will not exceed 40 regardless of the reason for admission.

In accordance with the usual practice, the date of admission is counted as the first night but the date of discharge is not counted. Time spent within an Accident and Emergency Department (A&E) is not considered as part of an admission unless the hospital declares it to be so in accordance with their records. Claims must be submitted after each discharge from hospital. Weekend leave or longer periods of home leave do not count as a discharge, although no amounts will be paid for nights spent at home. Transfers from one hospital to another without a period at home in between are counted as a continuous period in hospital.

In cases of long stay admissions a claim may be submitted after 40 nights and an amount will be paid up to the number of nights due within the rules. Recuperation only, as appropriate, will be payable upon discharge. However, if an admission extends beyond 12 months a further claim may be submitted. There are special rules for these unusual circumstances. If, on the date of admission to hospital, the benefit limit is shown to have been reached in the preceding 12 months then no payment is made for that admission at all unless the current admission is of a duration which takes it past the anniversary of the discharge date 12 months earlier. In these cases the balance of nights due will be paid

Recuperation

This grant is paid automatically, subject to qualifying for the appropriate number of nights in the hospital categories and actually having been discharged. There is no requirement to make an additional claim. If re-admissions occur after less than seven nights following discharge, and the second or subsequent admissions by virtue of their length would also qualify for a grant, only one such grant will be paid at the rate set for the longest of the admissions. The grant is not payable when the patient dies in hospital or if an admission includes a confinement and qualifies for the Birth Grant.

Day Case Surgery and Treatment

The claim form must be signed by an official at the hospital and bear the official stamp to verify the information given by the contributor. Anyone admitted overnight following a Day Case attendance will be entitled to the Hospital and not the Day Case benefit. The following are not included: Geriatric, psychiatric or rehabilitation day hospitals or units; an unplanned day or period spent in an Accident and Emergency or Casualty Department; minor surgery, treatment or procedures undertaken in outpatient or similar departments. The amount payable is the stated grant and no direct costs, e.g. Consultants fees, room charges, medication/ dressings involved with the hospital admission including consultants' fees are covered.

Personal Accident

1. Payment for any Permanent Disability not shown in the table on page 11 will be based on a medical assessment of the disability in relation to the table and not in relation to the Insured Person's ability to work.
2. If the Insured Person was already disabled before an Accident or already had a condition which is gradually deteriorating, the payment will be reduced. The reduced payment will be based on a medical assessment of the difference between:

- a) the Permanent Disability after the Accident; and
 - b) the extent to which the Permanent Disability is affected by the disability or condition before the Accident.
3. If the Insured Person claims for loss of limb, he / she cannot also claim for parts of that limb.
 4. The most an Insured Person can receive for Permanent Disability resulting from any one Accident is the amount specified for Permanent Total Disablement.

Definitions

1. **Accident** means a sudden unforeseen and fortuitous identifiable event and the word accidental shall be construed accordingly.
2. **Bodily Injury** means injury to an Insured Person which solely and independently of any other cause results in the Insured Person's Death, Permanent Disability, Temporary Disability or fracture of a specified bone or bones. Bodily Injury excludes any condition resulting from any gradually operating cause or degenerative process.
3. **Permanent Disability** means disablement which has lasted for at least 12 months and from which it is believed the Insured Person will never recover.
4. **Permanent Total Disablement** means disablement caused other than by loss of limb or Sight which, having lasted for at least 12 months, will in all probability entirely prevent the Insured Person from engaging in or giving attention to a profession or occupation of any and every kind for the remainder of his / her life.
5. **Loss of Sight** means total and irrecoverable loss of sight when an Insured Person's name has been added to the Register of Blind Persons or when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.
6. **Permanent facial disfigurement** means to the extent of not less than one square centimetre of scar tissue or a scar of not less than two centimetres in length in each case in the area from the hairline to and including the lower jaw and ears.
7. **Temporary Disability** means disablement which prevents the Insured Person from engaging in or giving attention to his / her normal, gainful occupation or which confines the Insured Person to his / her home on medical grounds.
8. **Benefit Period** means the total period (but not necessarily consecutive period) for which the Temporary Disability Benefit is payable in respect of any one Accident to the Insured Person. Note: Odd days will be paid at 1/7th of the specified weekly rate
9. **Deferment Period** means a period of temporary disablement during which the Temporary Disability Benefit shall not be payable.

Exclusions

No Benefits will be payable:

1. If the Bodily Injury is caused by; war or any act of war; the Insured Person serving full-time in the armed forces of any country or international organisation; suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person (even if they are insane); the Insured Person taking part in air sport or air travel, unless as a passenger; a sickness or disease; Repetitive Stress (Strain) Injury or Syndrome or any other condition or injury which develops over a period of time.
2. For any disabilities caused by or arising from Post Traumatic Stress Disorder or related syndromes or any psychological or psychiatric condition.

The Personal Accident categories are underwritten on behalf of HSF health plan by Chubb Insurance Company of Europe SE whose registered office is at 106 Fenchurch Street, London EC3M 5NB and is a European Company incorporated in England & Wales under Company number SE13 which is authorised and regulated by the Financial Services Authority for the conduct of business in

the UK. HSF health plan is an intermediary acting on behalf of the contributor dealing exclusively with Chubb Insurance Company of Europe SE. The entire administration of the Personal Accident benefits, which may include medical and other enquiries, is carried out by Chubb as soon as receipt of your claim has been acknowledged. The address and contact telephone number will be indicated in the acknowledgement letter.

General terms and conditions

Registration

Anyone aged 18 or over may join and cover will continue for life, if the contributor so wishes, and if

a) your contribution payments are kept up to date via a payroll deduction arrangement with your employer, or you pay your contributions directly to HSF and

b) the rules and conditions are adhered to.

Cover is provided continuously from year to year until it is cancelled or otherwise comes to an end. You will not receive renewal documentation unless we change the terms and conditions of your policy. When your application is processed you will receive a registration pack. Upon its receipt you have 14 days in which to change your mind (telephone 1890 473473 or write to HSF health plan, Clare Road Mall, Clare Road, Ennis, Co Clare). You may also need to inform your pay office if deductions have started. If any contributions have been paid you will receive a full refund providing that no claims have been settled during this period.

Waiting periods

Claims may be submitted as soon as three months has elapsed from your registration date, unless stated otherwise. There is a longer period of 10 months for the Birth and Adoption Grants and this time also applies to other categories if the claim is related to pregnancy.

Any restrictions, which are temporary (see paragraph below), include any conditions which existed or for which symptoms were present before registration; any development of existing conditions; any recurrence of conditions which have existed in the past; any hereditary, congenital or perinatal conditions which may already exist but which manifest symptoms only after cover commences and any which previously existed but were not disclosed. Until waiting periods have been served, it may also be necessary to refuse claims relating to a particular area or structure of the body where there has been a problem in the past unless medical advice indicates that there is no connection.

The above restrictions for pre-existing conditions are removed after set waiting periods from first registration or from the date of any increase in cover.

The set waiting periods are:

a) On first registration; 5 years if below age 65, and 10 years if age 65 or above.

and

b) For increases; 2 years if below age 65 at time of increase, and 5 years if age 65 or above.

The set waiting period may be reduced for cover from registration (but not increases) where;

i) Immediately prior to cover on this policy starting you were covered for the pre-existing condition under an HSF health plan policy in which case the previous level of cover will be maintained or

ii) Within 3 months prior to this policy starting you were covered by a policy from an insurer authorised by the Health Insurance Authority or HSF health plan in which case the set waiting period will be reduced by the contribution paying period with that insurer before cover for the pre-existing condition will be provided at the previous level of cover.

At the time of making a claim using (ii) above you should request a reduction in the set waiting period. You will need to supply original written evidence regarding the nature, level and residual waiting period from your previous insurer.

Restrictions

Claims cannot be accepted for anything related to plastic surgery and consultations / treatment for cosmetic reasons; additions (eg alcohol or drugs); self harm or self inflicted injuries or HIV / AIDS. Conditions which begin during the three month period after registration should be notified in writing and you will then be advised if any restrictions apply.

Optical, Dental, Chiropody/Podiatry, General Practitioner/Emergency Department, Prescription and Personal Accident are the only categories not subject to the pre-existing condition rules, although some Personal Accident benefits may be limited if a disability or medical condition existed before the Accident.

No contributor may be registered in more than a single scheme. These rules are based on the insurance principle of not being able to make a profit from the reimbursement of any expenditure.

Change of address

Any change of address must be notified in writing to HSF.

Death of a contributor

When a contributor dies, any outstanding claims at the time of death will be settled as appropriate, payments being made on production of the required proof of entitlement.

Any outstanding claims at the time of death will be settled as appropriate, payments being made on production of the required proof of entitlement.

Payment of contributions

Contributors should check that payments have commenced in order that they are received regularly by HSF Contributors who fall into arrears for more than six months will normally be required to rejoin under the usual conditions of enrolment.

Increasing contributions

Any existing contributor is able to apply to increase to a higher value scheme by completing an application form.

Acceptance may be subject to a proviso or restriction and a waiting period for any new health condition which may have arisen. In transfers to any scheme, the periods before claims may be submitted are waived in all categories except the following: Birth and Adoption Grants; all other categories if the claim is associated with pregnancy; Eye Laser Treatment in the Dental and Optical category only when transferring from Scheme 14 to a higher Scheme. If it is less than three months since registration at the time of any scheme transfer all such periods will apply.

Claims related to medical conditions existing at the time of increasing or linked to previous medical conditions will be paid at the appropriate former scheme rate. There may be circumstances where categories are grouped together for flexibility (eg. Practitioners) when it is necessary to settle claims at a former scheme rate for all categories in that group.

Decreasing or ceasing contributions

While it is possible to reduce contributions by transferring to a lower scheme, cover at the higher scheme should have been of at least six months' duration before such an application is made. Entitlement at the higher rate then ceases immediately upon transferring. If the maximum has been reached in any category in the higher rate scheme, there will be a period of six months before claims may be submitted under the new lower rate scheme. Cover at the new lower rate scheme must be of at least 12 months' duration before increasing or decreasing again.

Contributors who wish to cease contributions should provide written notification to HSF Past contributions will not be refunded. Entitlement to claim will continue throughout any period of time covered by contributions. Any errors in contribution payments must be notified to HSF within two years of the occurrence for refunding to be possible.

Claims

Claims must be made within six months of the date of the receipt, discharge from hospital, or of the Accident taking place. It may be necessary to ask you for additional medical information in connection with any claim.

All payments are tax free and easy to claim with forms provided on request by telephoning 1890 473473 or writing to HSF health plan, Clare Road Mall, Clare Road, Ennis, Co Clare or by downloading from our website www.hsf.ie

Reimbursement of most claims is made on a rolling balance principle over any 12 consecutive months. This period starts from the date we pay your claim (not from your joining or scheme increase date or from a calendar year).

For example: a Scheme 42 contributor, after serving the waiting period, who has up to €450.00 to claim for dental/optical expenses

in any 12 consecutive months; could have the following claim record:

| Date Claim Paid | Claim Paid Amount | Remaining Balance in the Scheme 42 Dental/Optical Category |
|-----------------|-------------------|---|
| 17 June 2009 | €400.00 | A balance of €50.00 remains. |
| 5 October 2009 | €50.00 | Now a nil balance is left. The next available amount will be €400.00 on 17 June 2009. |
| 11 August 2010 | €250.00 | A balance of €150 remains |

Within any consecutive 12 month period, the claim paid amount has not exceeded €450.00. After each claim is paid the amount becomes available again 12 months later. Balances available in each category can be checked by telephoning the claims department who will give guidance on when to submit a claim.

Claims will only be accepted where accumulated receipts total €7 or more. Benefit payments which relate to amounts paid for a service provided will be up to 100% of the cost, depending on the maximum shown in the brochure. Payment will usually be by direct credit into your Bank account although payment can be made by cheque to the named contributor upon request. A €15 charge will be levied if a replacement cheque is issued following the accidental loss or destruction of the original. Claims will not be paid unless the appropriate contributions are up-to-date, even if the hospital stay or treatment date was before contributions fell into arrears.

The receipts must:

- be originals, not photocopies;
- include the practitioner's stamp / name, qualifications and date of issue;
- include the patient's name;
- state the type of service and items provided;
- be for a service for which payment has been met directly by the person registered under the cover.
- be for a service covered by the HSF categories only and not for any insurance premiums paid to cover that service.

Receipts will be returned and they will be stamped to indicate that a payment has been made to the contributor.

In circumstances where part or all of the amount stated on the receipt has been met by another organisation or insurance company, HSF will limit or decline benefit payment to ensure that overall a contributor does not receive more than the amount paid as to do so would be an illegal act.

Claims cannot be accepted for treatment or services provided outside Ireland and the United Kingdom. There are no such restrictions under the Personal Accident categories. Should any overpayment be made in respect of any of the benefits, the amount in question will be set against any future claims, or a repayment may be requested. Any fee paid by a contributor to a practitioner for any type of medical statement or to a hospital for a statement concerning admission /attendance cannot be reimbursed by HSF.

Payment from Chubb for Personal Accident claims

Any money due will be paid to the contributor, if living, otherwise to his / her personal representative(s) within 21 days of the claim being substantiated to the satisfaction of Chubb.

Any receipt which the contributor or anyone acting on the contributor's behalf or his / her representative(s) may give to Chubb for benefits payable shall be deemed final and complete discharge of all liability of Chubb in respect of such benefit.

General Conditions

Regardless of any amendments, the Birth and Adoption Grants will remain available to all contributors in the form outlined in the brochure for a minimum of 13 calendar months from the date of joining or changing schemes. This applies to all existing contributors.

In the interest of the majority of the contributors, the Board of Directors of HSF health plan reserves the right at renewal to:

- a) vary the contribution rates by giving at least 28 days' notice to the contributor's last known home address;
- b) vary the range and rates of benefit and the conditions and terms relating thereto;
- c) make amendments to these rules with such changes applying at the next renewal date

At other times the Board of Directors reserves the right to:

- d) refuse to settle the claim of any contributor who is in breach of the rules and conditions, or has been unwilling to cooperate in the process of considering a claim;
- f) take legal action against anyone who makes, or is associated with, a fraudulent claim and terminate cover immediately;
- g) use information provided on application and claim forms for the prevention and detection of crime;

Data Protection

Information which you provide to HSF or Chubb at registration and in support of any claim will be used in the processing of claims and maintaining your records. The information may be passed to our service providers to assist in the continuity and provision of benefits and to third parties to prevent and detect fraud. For a small fee you may request a copy of the details and information which we hold about you. You may apply to Data Request, HSF health plan, Clare Road Mall, Clare Road, Ennis, Co Clare.

Governing Law

Cover in your scheme within this HSF health plan will be governed by and interpreted in accordance with Irish Law. All terms and conditions and communications will be in English.





your Questions Answered

Q Can I join at any age?

A Anyone aged 18 or over may join.

Q Can I increase to a higher scheme at any time?

A Yes, subject to terms and conditions.

Q Do I have to have a medical to join?

A No. You need only complete and sign the health declaration on the application form.

Q Why do you need medical information?

A In order to explain the cover you will receive, and any restrictions which may be required.

Q Do older people pay higher contributions?

A No, all ages pay the same rates.

Q How do I pay?

A By direct debit or credit/debit card.

Q Are benefits taxable?

A No. You keep all you receive from HSF.

Q When can I make a claim?

A For most benefits claims will be accepted after 3 months, any exceptions are clearly indicated in the brochure.

Q How do I make a claim?

A Claim forms are available on request by telephoning the number indicated on the reverse of your registration certificate or from our website.

Q How do I receive my money?

A Usually by direct credit into your Bank account, however you can request payment by cheque to your home address.

Q When would my cover begin?

A Cover begins on the date printed on your registration certificate.

How to join

- 1: Select the scheme which best suits your needs.
- 2: Complete the application form opposite.
- 3: Write all the medical information requested on page 22.
- 4: Complete the direct debit / credit/debit card form on page 23
- 5: Send both forms to the Ennis address – we will do the rest.

A registration pack will be sent to your home address and the date stated on the certificate will denote when your cover began.

Ireland Office

5 Westgate Business Park,
Kilrush Road, Ennis, Co. Clare

LoCall: 1890 473473 Tel: 065 6799900

Email: info@hsf.eu.com

www.hsf.ie

Head Office

24 Upper Ground, London SE1 9PD
Tel: 0044 20 7928 6662
Fax: 0044 20 7928 0446

Application to be a contributor to HSF health plan

| |
|-------------------------|
| Date Received – HSF use |
| |

| | | | | | | | | | |
|----------------------------|--|--|--|--|--|--|--|--|--|
| Registration No. – HSF use | | | | | | | | | |
| | | | | | | | | | |

THIS PART MUST BE COMPLETED IN ALL CASES

I apply to join HSF health plan at the monthly rate indicated (net of partial Standard Rate Tax Relief at source) (PLEASE TICK)

| | | | |
|------------------|------------------|------------------|------------------|
| Scheme 14 | Scheme 28 | Scheme 42 | Scheme 56 |
| €14 | €28 | €42 | €56 |

Surname

Forename Other Initials Mr/Mrs/Miss Ms/Other

Address

Postcode

Email Tel: Work

Date of birth Day Month Year Tel: Home

PPS Number Mobile

If already covered by HSF please state:

| Contribution | Registration No. (if known) |
|--------------|-----------------------------|
| | |

Benefit payments will normally be made directly to your bank/building society account.* Please give details:

Name and full postal address of your bank and branch

Name of the account holder

Sort Code – – Account Number * It will be possible to request cheque payment by indicating this on the claim form.

HSF health plan uses the information given above for its own purposes. Any communications which you may receive are directly related to HSF services and those of the Hospital Saturday Fund.

By completing health information on the reverse of this form you will assist us in the administration of your policy. Failure to do so will not affect the registration.

Declaration

This application is made on behalf of myself (the contributor). I confirm that no advice has been received regarding this application from HSF. I agree to HSF and Chubb holding data relevant to my scheme registration. I agree to abide by HSF rules and conditions and the right of the Board of Directors to vary them and the range or rates of benefits or contributions if deemed necessary, with notice. I declare that all the information I have given on this application form is true and complete to my knowledge and belief and that if found to the contrary I understand that HSF may need to impose some restrictions on my cover.

| | |
|---|------|
| Signature  | Date |
|---|------|

How did you hear about HSF health plan?

TEAR ALONG PERFORATION

Medical information

Your cover has to be based on the information you supply on the whole of this application form. You must be satisfied that it is correct to the best of your knowledge and belief. To withhold or fail to disclose relevant facts (or to knowingly give false information) about the health and / or treatments of all persons to be covered could affect the benefits we are able to offer or could seriously influence your cover in the event of a claim. To give false information could be considered to be a fraudulent act and lead to termination of cover.

Please state any long term / chronic / congenital conditions even if at present under control and indicate to whom these apply. PLEASE TICK BOX (if using 'Other' section, please state conditions in full and avoid abbreviations)

| Condition/Illness | Date symptoms began |
|--|---------------------|
| <input type="checkbox"/> Arthritis PLEASE STATE PART(S) OF BODY AFFECTED BELOW <input type="checkbox"/> Asthma/Chest problems <input type="checkbox"/> Diabetes <input type="checkbox"/> Epilepsy <input type="checkbox"/> Kidney disease <input type="checkbox"/> Liver disease <input type="checkbox"/> Raised blood pressure/Angina <input type="checkbox"/> Congenital (conditions from birth) PLEASE STATE <input type="checkbox"/> Clinical Obesity <input type="checkbox"/> Other PLEASE STATE | |

Please list other illnesses / operations, either current or in the past (stating conditions in full and avoid abbreviations). Also list any medication being taken currently and state the condition / illness requiring the treatment.

| Condition/Illness | Date symptoms began |
|--------------------|---------------------|
| | |
| Signature X | Date |

Instruction to your Bank or Building Society to pay Direct Debits



Originator's Identification Number

Originator's Identification Membership Reference Number

3 0 2 1 7 0

[Empty grid for membership reference number]

Please complete parts 1 to 4 to instruct your bank to make payments directly from your account. Then return the form to:
HSF health plan, FREEPOST, 5 Westgate Business Park, Kilrush Road, Ennis, Co Clare.

Please tick your preferred date: Also tick your preferred period:

5th 20th Monthly Quarterly 6 Monthly Annually This is not part of your instruction to your bank

1. To the Manager of (Bank/Building Society Name & Address)

[Three empty grid boxes for address details]

2. Name of account holder

[Empty grid box for account holder name]

3. Sort Code

Account Number

[Empty boxes for sort code]

[Empty boxes for account number]

Banks may refuse to accept instructions to pay direct debits from some types of account.

4. Your instructions to the bank and signature:

- I instruct and authorise you to pay direct debits from my account at the request of HSF health plan.
- I confirm that the amounts to be debited are variable and may be debited on various dates.
- I understand that HSF health plan may change the amounts and dates only after giving me prior notice.
- **PLEASE CANCEL ALL PREVIOUS STANDING ORDER INSTRUCTIONS IN FAVOUR OF HSF HEALTH PLAN**
- I shall duly notify the Bank in writing if I wish to cancel this instruction. I shall also so notify HSF of such cancellation.
- I understand that if any direct debit is paid which breaks the terms of this instruction, the Bank will make a refund.

Signature Date

CREDIT/DEBIT CARD PAYMENT FORM ON REVERSE (PAGE 24)

The Direct Debit Guarantee

- This is a Guarantee provided by your own Bank as a Member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate.
- If you authorise payment by Direct Debit, then
 - Your Direct Debit Originator will notify you in advance of the amounts to be debited to you account
 - Your Bank will accept and pay such debits, provided that your account has sufficient available funds
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed an immediate refund by your Bank of the amount so charged where you notify your bank without undue delay on becoming aware of the unauthorised Direct Debit, and in any event no later than 13 month after the date of debiting of such Direct Debit to your account.
- You are entitled to request a refund of any variable Direct Debit the amount of which exceeded what you could have reasonably expected, subject to you so requesting your bank within a period of 8 weeks from the date of debiting such Direct Debit to your account.
- You can instruct your Bank to refuse a Direct Debit payment by writing in good time to your bank.
- You can cancel the Direct Debit Instruction by writing in good time to your bank.

