



PPP HEALTHCARE

# Business Health Select

Important changes leaflet  
April 2018



## Important changes to the Business Health Select plan

We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about some of the more significant changes we've made. We've also made some changes to your handbook wording to make your cover clearer, which we talk about in the paragraphs below.

We recommend that you read these changes carefully alongside your new membership handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your membership handbook, but these don't affect your cover. If you'd like to talk to us about anything, please call us on 0800 587 0955.

### If you have the 'Travel Option' included in your plan

#### Cancelling or cutting short your trip

We have extended the cover in the unfortunate event that you have to cancel or cut short your overseas trip. This means that if you need to return home, have to stay in hospital or are confined to your accommodation by a medical practitioner, you may now be able to claim for pre-paid travel and accommodation costs. We will just need confirmation from the medical practitioner to support your claim.

We have also confirmed that there is no cover for cancelling your trip because of circumstances you should have known about before you bought this policy.

Please see your travel handbook for more details.

### If you have the 'Travel Option' included in your plan

#### Clarifying the requirement to be fit to travel

To benefit from cover under Section 1 Medical benefit and Section 4 Cancellation and curtailment you must be fit to travel. We have clarified that if you have any doubts about this, you should consult your doctor in the week before you travel.

### If you have the 'Travel Option' included in your plan

#### When your travel cover starts

We're pleased to confirm that your cover for loss of baggage, money or passport starts from when you leave home at the start of your overseas journey. It will continue until you return home after your trip, as long as each journey takes less than 36 hours.



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PB61759a/04.18