



# Brokers and Introducers

Agency Information Pack

# Contents

This brochure explains the different schemes we offer and the support we provide to our registered Brokers. If you have any questions, please do not hesitate to contact us on 0800 980 4601 / 01733 362872 or email us at [sales@generalandmedical.com](mailto:sales@generalandmedical.com).

Choose General & Medical Healthcare	3
Technology/Broker Registration/Administration	4
Literature/Training/Quotations/Schemes	5
Commission/Tier Rates/Registering/Termination	6
Policy Range/HealthcareConnect	7
Private Health Insurance & Multi-Trip Travel Insurance	8
Sports Insurance	9
ProAmica Healthcare Trusts	10
How to Contact Us	11

## Why us?



A range of comprehensive covers



Voluntary or mandatory schemes



Competitive and flexible commission options



Easy, no-obligation quotations by phone, email, web or post



A secure online area which provides access to quotes and up-to-date literature



A dedicated broker sales team



Personalised after sale care for your clients



A 5 star rated organisation

# Choose General & Medical Healthcare

General & Medical Healthcare specialise in providing quality health insurance to individuals and families, businesses and other organisations, including associations and sports clubs. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to evolve at an impressive rate and today provide private medical insurance schemes to UK and international clients. We have our main office in Peterborough, Cambridgeshire with further administrative offices in Guernsey.

We are the preferred provider for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve.

We give a personal level of service to all clients. Telephone calls are never routed through a call centre or held in a queuing system. All clients of General & Medical Healthcare are assigned a named Health & Care Support Specialist, trained in medical terminology and claims handling and always on hand to help and advise.

As a healthcare specialist, all of our attention is focused on providing compelling healthcare solutions and by building on solid foundations, we continue to grow steadily. Our customers have peace of mind, knowing we will be there when they need us.

General & Medical Finance Ltd is regulated by the Financial Conduct Authority (FCA) in the UK and its services are covered by the Financial Ombudsman Service and the Financial Services Compensation Scheme.

Based in Guernsey, General & Medical Insurance Ltd underwrites the private healthcare schemes marketed by General & Medical Healthcare. General & Medical Insurance Ltd is authorised and regulated by the Guernsey Financial Services Commission and are covered by the Channel Islands Financial Ombudsman (CIFO).



# Working together

Over the years we have devoted much time and effort to our administrative and IT systems. The emphasis has been to provide a highly flexible framework that is ideally suited for both the individual and larger corporate markets - from underwriting terms to benefit provision and client servicing, so we are ideally positioned to meet the needs of any Broker.

## Technology

The technology we use is both innovative and intuitive; it provides the tools that allow us to identify and produce appropriate solutions to meet the requirements of both you and your clients.

## Broker Registration

Once registered with us as a Broker, or an Introducer, you will receive username and password details to a secure area of our website. When logged in, you will have access to product information, a quoting system and be able to view your agency and account details.

## Administration

After you have introduced a client to us we will deal with all ongoing administration. Where a client chooses to pay an excess on a claim, we collect the excess from the client rather than short falling provider invoices. This gives both the client and the provider of medical services a smoother claims process.

## We keep clients in the picture

Full documentation will be issued to the client when taking out cover. Clients receive usernames and passwords to a secure area on our website, where they can view their specific cover details, print various documents and view their own claims. We also provide a range of leaflets expanding on certain aspects of cover.

## Training

All Brokers registered with us must ensure that they are fully conversant with our products and services. In order to comply with FCA regulations, we provide everything that is needed for the Broker to attain the high standard of knowledge required. This is achieved through training sessions, telephone support and our comprehensive literature.

## Quotations

With access to your own secure area of our website you will be able to obtain an instant quotation, and print any literature that may be required. For a more complex quote please telephone us on 0800 980 4601 / 01733 362872 or email our broker support team at sales@generalandmedical.com.

All our quotations are valid for up to 21 days.

## Schemes

For groups, companies and associations we can offer mandatory or voluntary participation in schemes. Cover is available on either a community rated basis or a claims related basis. The client can also choose any convenient date during a month for cover to start.



# Working together

We set our premiums at a level that we believe gives the customer excellent value, whilst allowing us to offer the intermediary a competitive level of commission.

## Commission structure

We have resisted the temptation to set our rates at artificially high levels in order to offer artificial discounts to the customer or very high commissions to intermediaries, as we believe this may compromise fairness to the customer in some situations.

## Commission payment

Commissions are paid monthly. You will receive a report of activity together with a commission payment report. Indemnity Commission is available, however terms and conditions apply.

## High volumes of business

If you introduce clients regularly which results in the production of consistently high volumes of business, we will be more than happy to discuss the possibility of enhanced rates of commission, through our tiered system.

## Commission Tier Rates

In order to offer the appropriate service to our registered Brokers and Introduced Appointed Representatives, we have developed a simple tiered system - Standard, Preferred and Partner.

From the information given on your application when you register with us, we will give you an appropriate tiered rating for the first year.

On renewal of annual registration the tiered rating may be varied for the subsequent year depending on volumes of business and type of business generated.

## Registering

You may apply to register with us as either:

### An FCA authorised Broker

An FCA authorised Broker must be trained to close sales on General & Medical products.

### An Appointed Representative of an FCA authorised Broker

For Appointed Representatives of FCA authorised Brokers, the relationship will be between General & Medical and the host Broker.

### An Introducer Appointed Representative

Introducer Appointed Representatives need not be FCA registered, as they will not sell General & Medical products. They may only introduce clients directly to General & Medical.

Different commission levels apply to each category of registration.

## Termination

If for any reason we terminate our agency agreement with you, we will do so in writing. Your entitlement to commission on business introduced by you will remain in place until the natural expiry of such cover.

# Working together - fully insured schemes

We offer a range of covers from in-patient only to comprehensive. Policies are invariably written on a 12 month basis and premiums can be paid monthly by direct debit or annually by direct debit, debit/credit card, BACS or cheque. There is no extra charge for monthly payments.

Our Private Health Insurance covers and Sports ranges are designed to meet the needs of:

- Individuals and Families
- Companies, Groups and Associations
- Sports Players and Sports Clubs

For group schemes, cover is available on a community rated or claims rated basis, for both mandatory schemes and voluntary participation. Clients may choose a convenient date during the month for cover to start.

For more details of our insured schemes and the covers available, please refer to pages 8 to 10 of this brochure and speak to our sales team by calling 0800 980 4601 or 01733 362872.



## HealthcareConnect

The HealthcareConnect scheme is specially designed to allow companies, clubs and associations to offer a voluntary paid private health insurance scheme, to their employees or members at a discounted rate. This is without cost or an administration burden on the company, club or association. Employees or members joining a scheme will be responsible for paying their own premiums.

Companies, clubs and associations can register by completing an application form, available online via the General & Medical website. A member of our sales team will take care of the details, such as posters, web links and start dates.

Once registered, they will be sent details of how to access the secure administration area for their HealthcareConnect scheme where they will be able to:

- Advise us of any basic changes to their details, contacts etc
- See how many of their employees or members have bought cover, together with the type of cover
- See how many of their employees or members have visited the HealthcareConnect site

# Health Insurance - for businesses

The success of any business depends on their employees so it pays to look after their health. Our Business Flex corporate health insurance has been broken down into four key covers, giving business owners the flexibility to choose the right option for them and their employees.

## Business Prime

For corporate health insurance that provides essential cover to the whole business, the client may want to look into our Business Prime corporate medical insurance. Employees will become part of a system which enables them to jump the queues for appointments and undergo surgery for acute conditions, maintaining their health so they can carry on at work as normal. The annual overall maximum benefit limit is £50,000 per person.

## Module 1

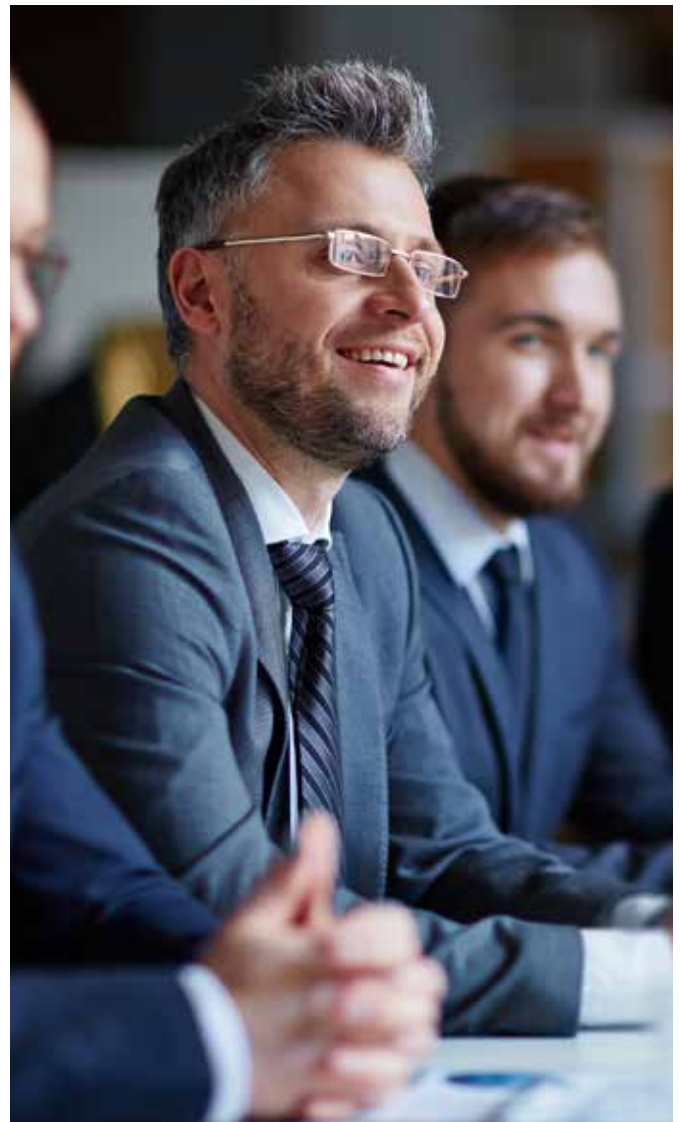
If the client is looking to take care of their employee's health on a wider scale, the Module 1 cover does just that. The client will be offering a more comprehensive cover for their employees, including out-patient benefits and cover for cancer treatment including radiotherapy and chemotherapy. What's more, if employees are dealing with personal and concerning symptoms, they can call our GP advice line at any point in the day to discuss their health worries and find a solution.

## Module 2

A slight step up from Module 1, this package provides higher limits for out-patient benefits as well as added bonus' such as cover for a private ambulance service and home nursing. In case of a personal accident that causes temporary disablement, Module 2 health insurance provides cash benefits. If the clients company frequently sends employees abroad for business, this healthcare cover provides members with medical costs abroad and in serious cases, Module 2 will meet the medical costs and cost of transportation back to the UK for urgent medical attention.

## Business Elite

Our highest corporate health insurance, Business Elite, is a popular choice across companies where a higher level of cover is required for their senior staff. This private health care plan includes all of the benefits of Module 2 plus some added benefits including cover for dental services, optical services and private GP services as well as palliative care for cancer patients. For members of staff who are looking to have children in the future, this care plan also covers private maternity services.



# Health Insurance - for individuals & families

We offer a wide range of Private Health Insurance schemes, designed to meet the needs of individuals, families and businesses as well as international clients. We have summarised the schemes below. For full details, please ask for our Personal Healthcare, Business Healthcare and International Healthcare brochures.

## Essentials

With our Essentials range of private health cover, Policyholders will be entitled to a whole host of benefits including our 24/7 Health & Wellbeing services. If the policyholders biggest health concern is a history of cancer in their family, Essentials Plus includes access to cancer treatments and palliative care giving the policyholder the peace of mind that if they receive the worst news, they're going to get the best care.

## Everyday

For medical insurance that gives that little bit extra, policyholders may want to consider our Everyday range of cover. The extra benefits from this plan include essential cover for cancer treatment, which increases for each of the first five years of the policyholders membership if they don't make a claim for cancer treatment. In addition, this private healthcare plan provides out-patient cover for therapies, complementary medicine and cardiovascular conditions as well as cash benefits for life and critical illnesses.

## Lifestyle

Private health insurance plans aren't just created with an individual in mind, the policyholder can look after the health of their whole family. Our Lifestyle cover is designed to give the policyholder and their family full cover for any in-patient admissions, enhanced cancer treatment and out-patient benefits. Other benefits included in the Lifestyle health insurance package include home nursing, heart condition treatment and the flexibility of a GP Advice Line 24 hours a day.

## Elite

Elite cover is our highest level of personal medical insurance, including cover for dentistry, optical services, GP visits and palliative care for cancer patients. If the policyholder looking to use health insurance to cover them for absolutely everything, the Elite range is their best option. Not only is their health covered, but the Elite package looks after maternity services and the costs of boarding their beloved pets too.

## Optional Multi-Trip Travel Insurance Upgrade

Adding our Multi-Trip Travel Insurance gives members and their families the peace of mind of medical benefits and repatriation from the selected countries within their chosen level of cover. There are 3 levels of cover to choose from:

- Europe
- Worldwide (excluding USA and Canada)
- Worldwide (including USA and Canada)

Cover is provided for an unlimited number of trips within any 12 month period, up to 120 days maximum per trip. Additional benefits included within all covers are:

- Cover for medical expenses including emergency repatriation
- Cover for personal possessions
- Cover for cancellations or curtailment
- Cover for winter sports

For more details, please refer to the relevant Multi-Trip Travel summary within our range of Private Health and Sports Insurance Brochures.



# Sports Insurance

Our range of Sports policies has been specially designed for both amateur and professional sportspeople after years of experience in the sports healthcare market. We have summarised the schemes below, for full details, please ask for our Sports Healthcare and Sports Accident brochures.

## Sports Health Insurance

Our Sports Health Insurance policies cover amateurs and professionals with all the core benefits of health insurance but including important cover for sports injuries. Players and clubs can benefit from unique features such as an additional team out patient benefit and cover whilst touring as well as complementary services such as our treatment booking service for non-eligible treatment. In addition, many of our participating hospitals have specific know how when it comes to dealing with sports injuries, with experienced physiotherapists and facilities for specialist treatment such as hydrotherapy.

For the purposes of Sports Health Insurance, we class amateurs and professionals as those receiving any fee, donation or benefit in kind from participation in their sport, whilst playing, coaching, or training at club, county, national or international levels.

## Sports Accident Insurance

Sports Accident Insurance has been specifically designed to provide some financial benefit in the event of an injury occurring whilst participating in any given sport.

Our Sports Accident Insurance also provides benefit for accidental injury whilst travelling to and from a scheduled match, training session or competition or whilst on an organised tour.

Sports Accident Insurance covers amateur activities. Professionals are not eligible to take out our Sports Accident Insurance.

For the purposes of Sports Accident Insurance, we class professionals as those earning more than £10,000 per year from participation in their sport. We cover individuals and teams including referees and match officials.

## Risk Categories for Different Sports

The type of sport your client has chosen to participate in will affect the premium so, with this in mind we have a risk rating system. Different factors such as the levels of contact involved influence the risk, so we use our risk rating system to help us price fairly for any given sport.

For more information, ask for copies of our brochures or download these from our website, or speak to a General & Medical adviser by calling 0800 980 4601.



# Healthcare Trusts

Through our sister company ProAmica, we offer one of the best levels of service available for the set up and management of Healthcare Trusts. Healthcare Trusts are increasingly being used by companies who wish to offer their staff healthcare benefits and have acquired the confidence, not to require the protection of traditional insurance.

Healthcare Trusts are therefore generally suited to companies with several years experience of a private health insurance scheme, with a low claims ratio. In these instances, substantial savings are possible compared to traditional fully insured private health insurance schemes. Unlike traditional health insurance, Healthcare Trusts are also not subject to Insurance Premium Tax.

General & Medical has established ProAmica Ltd to deal with all aspects of Trust establishment and administration services. Our experience and expertise will ensure that the claims are managed properly in accordance with the rules of the Trust. As each Trust is different, costs vary from client to client, so a full detailed quotation will be provided for each application.

A Trust can run on a totally non-insured basis but to complement the Trust, General & Medical Healthcare offer a range of additional services known as Trust Protect. These include a stop loss insurance, an Employee Assistance Programme, Multi-Trip Travel Insurance and cash benefits for members should they die from any cause, suffer personal accident or be diagnosed as suffering from a critical illness.

## Trust Administration

ProAmica's personalised service sets the standard for the industry and is tailored to your needs. After helping to establish benefit levels and any limitations under the Trust, ProAmica will deal with all aspects of the Trust Administration on behalf of the client. From the very start, when member documentation is issued, ProAmica staff are on hand to help and advise the Trust members. In addition, client companies are given access to their own secure area of the ProAmica website, to view up to the minute reports on how the Trust is performing.

## Setting up a new Healthcare Trust

Setting up a new Trust is straightforward and ProAmica Client Relations staff are closely involved throughout to ensure a straightforward transition from any previous healthcare arrangements.

The benefit levels chosen will have a significant impact on the size of the claims fund needed. ProAmica will work with you and your client to define the benefit levels best suited to the client and their budget. As well as recommending appropriate funding levels and suggesting options for keeping costs down, ProAmica will guide you and your clients through the whole process of:


- Drafting Trust deeds and rules
- Nominating Trustees
- Appointing ProAmica as the Administrator
- Setting up a dedicated company trust bank account


For more information, ask for copies of our brochures or download these from our website, or speak to a ProAmica adviser by calling 0800 084 2589.





# How to Contact Us



 Please call us on:  
0800 980 4601  
01733 362872  
08:45 - 17:15 Monday to Friday

 Write to us at :  
General & Medical Healthcare  
General & Medical House  
Napier Place  
Peterborough, PE2 6XN

 You can email us at:  
[sales@generalandmedical.com](mailto:sales@generalandmedical.com)

 Visit us online at:  
[www.generalandmedical.com](http://www.generalandmedical.com)

Group companies include:



sportsinsurance4u

# What's next?

To find out more about how we can help you then give us a call and a member of our friendly team will be on hand to help out.



Please call us on:

0800 980 4601 or 01733 362872



You can email us at:

[sales@generalandmedical.com](mailto:sales@generalandmedical.com)



Visit us online at: [www.generalandmedical.com](http://www.generalandmedical.com)

Administered by General & Medical Healthcare, a division of General & Medical Finance Ltd Registered in England No 2421641. Registered Office: General & Medical House, Napier Place, Peterborough, PE2 6XN. General & Medical Finance Ltd are authorised and regulated by the Financial Conduct Authority (FCA) - FCA No 579509 which can be checked by visiting [www.fca.org.uk](http://www.fca.org.uk)

