

5.6 > Cancelling your membership

Cancelling your membership during the cooling off period

You have a legal right to cancel up to 14 days from the day that your membership contract is concluded, or the day that you receive the full **plan** terms and conditions whichever comes later. This is known as the cooling off period. If you cancel during this period, you will not have to pay anything, as long as you have not made a claim within that period.

If you make a claim and we pay for your **treatment** during your cooling off period, we will take payment for the membership services that we have provided. This means we will take some costs off any amount we refund to you.

If you do not cancel your membership within the cooling-off period your membership will continue for a **year** so long as you continue paying your subscriptions.

Cancelling your membership outside of the cooling off period

After your cooling off period:

- if you pay monthly you can cancel your **plan** from the next monthly payment date.
- If you pay annually you can cancel your **plan** and receive a pro-rata refund based on whole months remaining in the **year**. We will deduct an administration fee of £20 and the costs of any claims for that **year**.

If you cancel during the year we will not pay for any claim for **treatment** you were given after the date of cancellation. Please call us on 0800 587 0853 to cancel your **plan** or discuss other options.

5.7 > If you move outside of the UK

If you move outside of the **UK**, you won't be able keep your current membership and you will not be able to make any claims for **treatment**. You may be able to set up a new plan with our international team.

Can I stay on the same plan if I move outside of the UK?

If you go to live outside of the **UK**, you cannot stay on the same healthcare insurance **plan**. However, you may be able to join an AXA Global Healthcare. Please call us on 0800 587 0853 to discuss your options.

5.8 > Keeping us informed

If any of your personal details change, it's important that you let us know as soon as possible. If you're unsure whether the change is important, it's best to tell us and we can explain if it affects your membership.

Changes you must tell us about?

If you send us any form, and anything changes between the time you send the form and the time we confirm that we have made the change shown in the form, you must tell us.

5.9 > Why subscriptions change

Subscriptions for health insurance tend to increase every **year**, regardless of which health insurance company you use.

Why does my subscription increase every year?

There are a number of reasons why the cost of your healthcare insurance could increase. We review subscriptions each **year** and make calculations based on a number of factors. Two of the more common reasons are because:

- Your subscriptions will tend to rise as you get older. This is because, unfortunately, as we get older we all tend to suffer more health issues.
- The cost of medical **treatment** tends to rise too as new and better ways of diagnosing and treating diseases are developed. We regularly review our plans to keep them up to date and to include new tests and **treatments** where we can.

Please note that your subscription also includes Insurance Premium Tax and any other taxes relevant to your membership.

What happens if my subscription is changing?

Your subscription will only change at renewal or if you change something about your membership during the **year**. We will tell you about any changes to your subscription in plenty of time.

Is there anything I can do to reduce my subscription?

There are a few things that you may be able to do to reduce your subscription. For example you can:

- add an excess, or set a higher excess – we offer excesses up to at least £500
- add a 6 week option, where you can go private if the NHS cannot treat you within six weeks of when your **treatment** should happen
- change your Options to give you different cover.

Please call us on 0800 587 0853 and we can talk about your options.

5.10 > Making a complaint

Our aim is to make sure you're always happy with your membership. If things do go wrong, it's important to us that we put things right as quickly as possible.

Making a complaint

If you want to make a complaint, you can call us or write to us using the contact details below.

To help us resolve your complaint, please give us the following details:

- your name and membership number
- a contact phone number
- the details of your complaint
- any relevant information that we may not have already seen.