

# UK Health Insurance Policy Document

Policy Number: UKH123456789

Policy Holder: James Robert Wilson

Date of Birth: 14/05/1980

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Email: james.wilson@example.com

Address: 45 Greenway Lane, London, UK

Insurance Provider: ABC Health Insurance UK

Policy Start Date: 01/01/2025

Policy Expiry Date: 31/12/2025

Premium Amount: £500 per month

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## 1. Coverage Details

This health insurance policy provides coverage for the following:

- Inpatient Treatment: Hospitalization, surgery, and medical procedures.
- Outpatient Treatment: General consultations, specialist visits, and diagnostics.
- Emergency Medical Services: Ambulance cover, accident-related treatment.
- Prescribed Medications: Reimbursement of necessary prescribed drugs.
- Preventive Healthcare: Annual health checkups, vaccinations.
- Mental Health Support: Coverage for therapy and psychiatric consultations.
- Maternity Benefits: Prenatal and postnatal care (subject to waiting period).

## 2. Exclusions

This policy does not cover:

- Pre-existing conditions (unless declared and covered after waiting period).
- Cosmetic or elective surgeries.
- Non-prescribed alternative therapies.
- Injuries due to self-harm, substance abuse, or illegal activities.
- Experimental or unapproved treatments.

### 3. Claims Procedure

To make a claim:

1. Notify ABC Health Insurance within 30 days of treatment.
2. Submit a completed claim form with relevant medical bills and prescriptions.
3. Claims will be processed within 15 working days.
4. Reimbursements will be credited to the registered bank account.

### 4. Cancellation and Renewal

- Policyholders can cancel within 14 days for a full refund.
- After 14 days, cancellation incurs a pro-rata deduction.
- Automatic renewal applies unless canceled 30 days before expiry.

### 5. Customer Support

For queries or assistance, contact:

- Phone: +44 161 123 4567
- Email: support@abcinsurance.co.uk
- Address: ABC Health Insurance UK, 10 London Street, London, UK

Signed By:

ABC Health Insurance UK

Date: 01/01/2025