



# avalon

medical and hospitalisation cash plan

*cash benefits when you need medical treatment*

  
april  
INSURETY  
*Your Lifestyle Protectors*

# Cash benefits when you need medical treatment

## Why choose the Avalon Medical and Hospitalisation Cash Plan?

Have you noticed these days how even the most routine dental, optical or medical treatments can end up costing you money? Whether it's for prescription drugs, to see a specialist or you need to stay in hospital overnight – they can all incur personal expense and leave you out of pocket.

But not any longer.

Our Avalon Healthcare and Hospitalisation Cash Plan provides you and your family with a range of cash benefits so next time you need routine medical treatment, you know many of your expenses will be covered.

### HERE'S HOW IT MIGHT WORK FOR YOU...

Mike Brown visited his optician and had new glasses prescribed. Some months later his wife had a dental check-up and required a filling. Following the birth of their baby, he and his wife took a much deserved overseas holiday which required vaccinations. Later that year he had an unfortunate accident and spent several nights in hospital that required some ongoing medication and visits to his physiotherapist.

\*Based on Joint Platinum Cover taken out, correct at October 2008.

TYPE OF CLAIM	AMOUNT CLAIMED
Eye test and new glasses	£100
Dental check-up and filling	£100
Maternity cash for a new baby	£800
Holiday vaccinations	£96
5 nights in hospital	£600
2 NHS prescriptions	£14.20
3 visits to Physiotherapist	£300
<b>TOTAL CLAIMED</b>	<b>£2,010.20!*</b>

### WIDE RANGE OF BENEFITS AVAILABLE...

LEVEL OF COVER	Professional Services Cash Benefits										
	Dental	Optical	Specialist Consultations	Chiropody	Maternity	GP Expenses	Hearing Aid	Physiotherapy, Acupuncture, Homeopathy, Osteopathy, Chiropractic	NHS Prescription Charges	Inpatient Admission	Joint Inpatient Admission
BRONZE	£25 per year	£25 per year	£50 per year	£30 per year	£100 per child	£12 per year	£25 per year	£75 per year	1 prescription per year	£17.50 per night	£ per night
SILVER	£50 per year	£50 per year	£100 per year	£60 per year	£200 per child	£24 per year	£50 per year	£150 per year	2 prescriptions per year	£35 per night	£ per night
GOLD	£75 per year	£75 per year	£150 per year	£90 per year	£300 per child	£36 per year	£75 per year	£225 per year	3 prescriptions per year	£52.50 per night	£ per night
PLATINUM	£100 per year	£100 per year	£200 per year	£120 per year	£400 per child	£48 per year	£100 per year	£300 per year	4 prescriptions per year	£70 per night	£2 per night



### ADDITIONAL SAVINGS

Whichever level of cover you choose, Avalon offers tremendous value for money for you and your family. But in addition, if you choose to pay annually there are some great extra savings to be had - see the table on the right for more examples.

Remember, you get the flexibility that benefits are payable to you whether you receive treatment privately or under the NHS.

LEVEL OF COVER	SINGLE COVER			JOINT COVER		
	Monthly premium	Annual premium	Annual savings	Monthly premium	Annual premium	Annual savings
BRONZE	£6.22	£68.48	£6.16	£12.44	£136.96	£12.32
SILVER	£12.44	£136.96	£12.32	£24.88	£273.92	£24.64
GOLD	£18.66	£205.46	£18.46	£37.32	£410.92	£36.92
PLATINUM	£24.88	£273.94	£24.62	£49.76	£547.88	£49.24

### CHILDREN COVERED FREE

If you have any children under the age of 18, they will also be covered at no additional charge. Apply for a joint policy with a partner and your children will receive full benefits. If you apply for single cover, they will receive half benefits.

### Applying for this policy could not be simpler - NO medical examinations

There is no lengthy underwriting procedure, just one short application to complete. Apply today and you could be covered immediately! If you are under the age of 65 you will enjoy the full benefits detailed below. Those over 65 but under 70 years old can still join and will be entitled to half the standard benefits.

Hospital Cash Benefits					Additional Care Cash Benefits					Bonus Cash Benefits		
Outpatient Admission	Day Case Admission	Accident Inpatient Admission	Worldwide Inpatient Admission	Accident & Emergency Unit Attendance	Nursing Home Inpatient Care	Recovery Bonus	Convalescent Home	Home Help	Home Nursing	Sickness & Accident Cash	Serious Injury Cash	Accidental Death Cash
£50 per night	£30 per day	£30 per night	£30 per night	£12 per visit	£10 per night	£100 per year	£10 per night	£150 per year	£150 per year	£15 per day	£5,000 lump sum	£5,000 lump sum
£100 per night	£60 per day	£60 per night	£60 per night	£24 per visit	£20 per night	£200 per year	£20 per night	£300 per year	£300 per year	£30 per day	£10,000 lump sum	£10,000 lump sum
£150 per night	£90 per day	£90 per night	£90 per night	£36 per visit	£30 per night	£300 per year	£30 per night	£450 per year	£450 per year	£45 per day	£15,000 lump sum	£15,000 lump sum
£200 per night	£120 per day	£120 per night	£120 per night	£48 per visit	£40 per night	£400 per year	£40 per night	£600 per year	£600 per year	£60 per day	£20,000 lump sum	£20,000 lump sum

## STRENGTH BEHIND THE NAME

### Who is APRIL Insurety?

APRIL Insurety is one of the leading providers of lifestyle protection plans in the UK and Republic of Ireland.

Over the years we have established a strong reputation for providing essential lifestyle protection and innovative cover. All offering great value for money together with high standards of customer service.

APRIL Insurety is a member of the APRIL Group. They have:

- ✓ A market value in excess of £1.1 billion.
- ✓ Operations in 25 countries and look after some 2.5 million policyholders worldwide.
- ✓ Consolidated revenues exceeding £501 million.
- ✓ In 2007 they paid out claims totalling £88 million.

Avalon is underwritten by Axeria Life International PCC Limited, who is also a member of the APRIL Group.

**So you know you are in safe hands when you take out a protection plan with APRIL Insurety.**

### Extra Protection - The Financial Services Compensation Scheme

In the unlikely instance that Axeria Life International PCC Limited is unable to meet its obligations under the Avalon Plan, you will be protected by the Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

### 30 days money back guarantee

If for any reason you are not satisfied with your Avalon Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.



Axeria Life International PCC Limited in respect of its Income Protection Cell (registered in Malta No. C 45566) is authorised and regulated by the Malta Financial Services Authority. They are a member of the APRIL Group.

Registered office: 108 Triq it-Tiben, Swieqi, SWQ 3032, Malta. Tel: (+356) 2138 3620.

APRIL Insurety is a trading name of Insurety Plc, a member of the APRIL Group.

Insurety Plc (registered in England No 3179382) is authorised and regulated by the Financial Services Authority, registered number 308655.

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