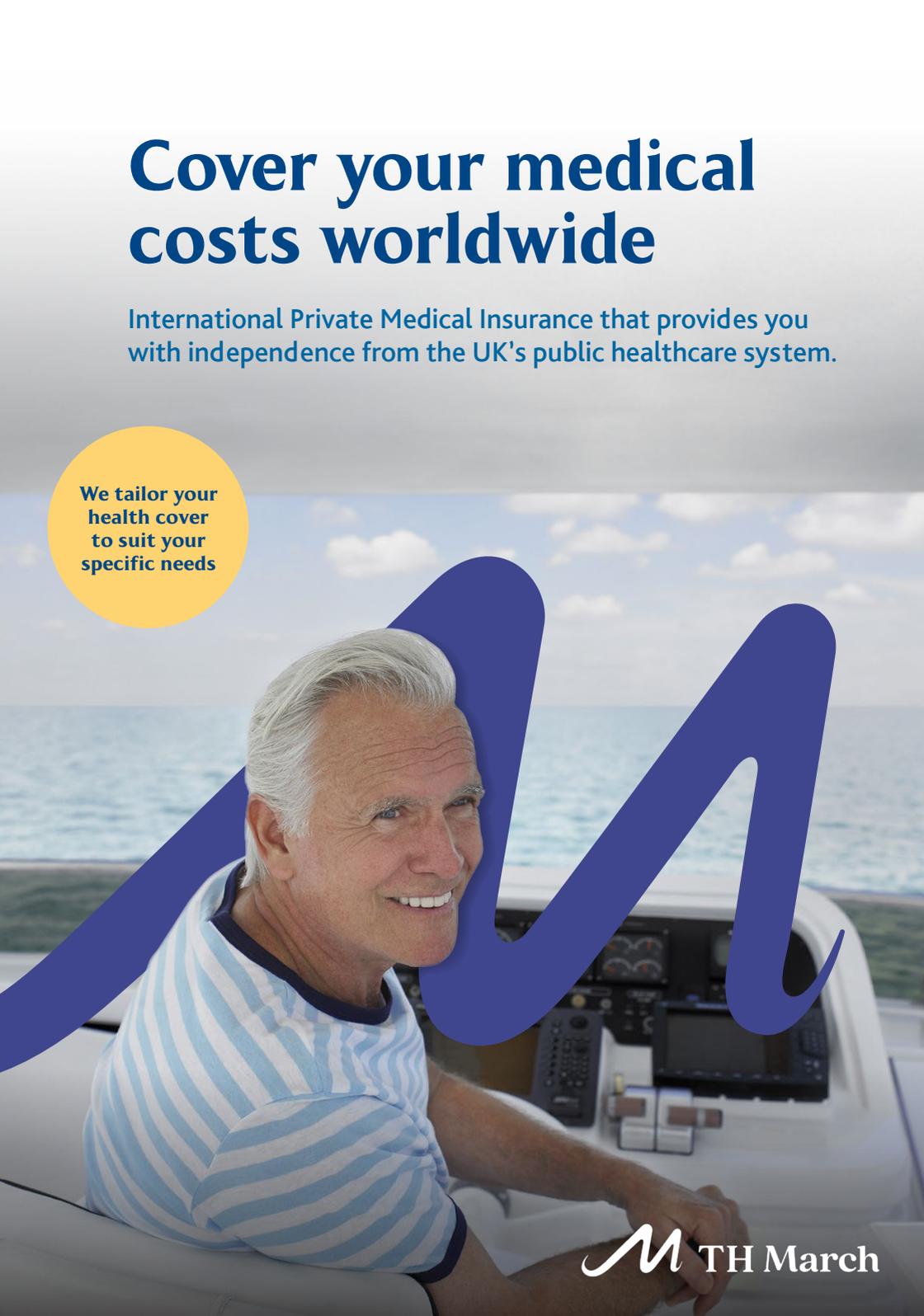


# Cover your medical costs worldwide

International Private Medical Insurance that provides you with independence from the UK's public healthcare system.

We tailor your health cover to suit your specific needs



 TH March

# Why consider Private International Medical Insurance?

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If you are not concerned about cost but you are concerned about the service you receive and that things get done when you need it most, then read on, this could be for you. Even more useful if you travel or base yourself in more than one country.

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It is not a surprise to us that those who can choose, when they find out about it, take out International Private Medical Insurance, even if they are based in the UK and have no intention to travel. It is all about what it covers and the service you receive wherever you are.

**"HAVING UK BASED PMI SHOULD SPEED UP TREATMENT, HOWEVER YOU'LL NEARLY ALWAYS NEED A GP REFERRAL BEFORE YOU GET TO SEE A CONSULTANT."**

We all know the NHS does a fantastic job and most of us know that UK based Private Medical Insurance (PMI), is just a top up to the NHS. Having UK based PMI should speed up treatment, however it can be frustrating, nearly always need a GP referral before you get to see a consultant. Then there can be limitations to UK based PMI on the amount of cover which might prevent you receiving treatment from your chosen consultant, or top hospital.



## A Helping Hand from TH March

You will still want to know that you are getting the right cover and paying a fair price for it, that is where we come in as your insurance broker, looking at the market and making a recommendation to you that suits your requirements for cover at a fair cost when compared to other insurers.



## So what is the difference that makes paying more worthwhile?

International Private Medical Insurance (IPMI) policies provide independence from the public health care system (here that is the NHS) and allow you to become truly private patients. Certain IPMI plans also offer access to private physiotherapy, acupuncture and alternative treatments such as homeopathy, and cover for many pre-existing conditions.

**"INTERNATIONAL PRIVATE MEDICAL INSURANCE (IPMI) POLICIES PROVIDE INDEPENDENCE FROM THE PUBLIC HEALTH CARE SYSTEM"**

In many instances, IPMI can offer direct access to specialists without the need for a GP referral, in-hospital cover for private rooms in internationally

renowned facilities such as the BUPA Cromwell Hospital and London's Harley Street, and the freedom to choose where a customer receives treatment (within the area of cover).

## What can IPMI cover that PMI can't?

IPMI policies offer a wealth of benefits that PMI policies simply can't provide. For example:

- Accident and emergency
- Chronic conditions
- Dialysis
- Intensive care
- Maternity and childbirth
- Reconstructive treatment
- Routine dental and optical treatment
- Prescriptions
- Preventive care

# Ready to talk?

If having direct access to the world's best private specialists (without having to refer to your GP), and having Health Insurance cover that follows you wherever you go is important to you, please get in touch. We can find out from you what you need and what you want before matching you up with the best insurer and product for your circumstances.

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We look forward to speaking with you. To find out more you can visit our website or call us on 01822 855555

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**If you're considering taking out Private Medical Insurance or need to review your existing arrangements please contact us.**