



Employee Healthcare From B&CE

Group Policy Terms & Conditions

Employee Healthcare from B&CE is offered by B & C E Financial Services Ltd,
and underwritten by Westfield Contributory Health Scheme Ltd,
which are authorised and regulated by the Financial Services Authority.

B & C E Financial Services Limited, Manor Royal, Crawley, West Sussex, RH10 9QP.
Registered in England No. 2207140.

Group Policy Terms and Conditions

These standard terms and conditions apply to all agreements between Westfield Health and employers providing **Employee Healthcare from B&CE** for their employees on a corporate paid basis.

Information provided by Westfield Health in connection with this contract is deemed to be confidential. No disclosure may be made of such information to any third party without specific written permission from Westfield Health, except when required to do so by law. For applicable public authorities subject to Freedom of Information requirements, under such requests you are required to immediately obtain from Westfield Health representations regarding the nature of information contained within this contract.

1. Providers

Employee Healthcare from B&CE, with the exception of (where applicable) Surgery Choices cover, is underwritten by Westfield Contributory Health Scheme Limited (Westfield Health), a UK based insurer of health cash plans.

The Surgery Choices cover (where applicable) is underwritten by Great Lakes Reinsurance (UK) PLC, a provider of general insurance.

Westfield Health's agency agreement with Great Lakes Reinsurance (UK) PLC allows Westfield Health to hold the premiums you pay in respect of Surgery Choices cover as an agent of the insurer and therefore payment to Westfield Health means the same as if you had paid the insurer direct. This does not affect the elements that Westfield Health underwrites.

2. The terms and conditions of this policy are as set out in the **General Terms and Conditions, Benefit Rules and Definitions** in the accompanying Your Healthcare Plan from B&CE Policy Booklet and (where applicable) Surgery Choices booklet that are provided for use by employees. Where the terms noted in this Group Policy Terms and Conditions conflict with the terms noted for employees, these terms will always take priority. **You should retain a copy of the plan booklet(s) as this forms part of the Group Policy Terms and Conditions.** Together, they form the full policy document.

3. Renewals

Your contract of insurance with Westfield Contributory Health Scheme Limited (Westfield Health) is initially for a minimum period of 12 months. Cover for value added benefits selected at any time other than at the start of your Employee Healthcare from B&CE scheme will commence on the anniversary of your scheme's start date. A minimum contract term of 12 months will apply to the value added benefit(s) from that date. Westfield Health do not issue renewal notices and by registering to provide the plan you have agreed to waive rights to a renewal notice.

Your contract with Westfield Health will automatically renew at the end of the initial 12 months term and thereafter will automatically renew on a monthly basis.

As your contract will renew automatically, and unless Westfield Health have told you in writing with reasonable notice in advance of a renewal, they will not change the premium charged for this policy nor will they change the benefits or the terms and conditions under which your employees can make a claim.

If you decide to cancel your contract with Westfield Health for your Employee Healthcare from B&CE cover and/or value added benefit(s) during the first year you will still be liable for premiums for the remainder of the 12 months term. The amount due will be: - an average of the total premium payable by you each month for the provision of corporate paid cover, from the date your agreement with Westfield Health commenced (or if selected later, the date that the value added benefit(s) were included) up to your cancellation date, multiplied by the number of months remaining in the 12 months minimum term. Once Westfield Health have notified you of the sum payable full settlement must be received by Westfield Health within 28 days.

4. Eligible Employees

Employee Healthcare from B&CE cover is only available to purchase for 5 or more employees. Entirely at the discretion of Westfield Health, some value added benefits (e.g. Surgery Choices) are only available to purchase for a minimum of 10 or more employees. You will agree with B & C E Financial Services Limited on behalf of Westfield Health your criteria for selecting eligible employees. You will notify Westfield Health as soon as possible of additions or leavers from this group. Eligible employees **may not** be selected on the basis of health criteria.

In order for Westfield Health to be able to administer the plan you are required to supply Westfield Health with certain information regarding your employees; this is detailed in the Employee Healthcare from B&CE Administration Guide.

5. Premiums

Premiums are calculated and payable on a monthly basis. You can check how to calculate the monthly premium payable to Westfield Health by referring to the B&CE Administration Guide.

Premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

Failure to pay premiums in accordance with our policy will be deemed breach of contract and as a consequence Westfield Health may withhold or reject the payment of claims received, from employees and/or their partners, and may decline to provide any of the services included in the plan.

Since your employees or their partners may suffer loss (including personal injury or ill health) due to claims being rejected or withheld as a consequence of non-payment of premiums by you, Westfield shall not be responsible for such liability and you agree to indemnify Westfield for any loss, damage and costs (including legal fees) howsoever arising in connection with the rejection or withdrawal of such claims.

6. Applications to upgrade Corporate Paid cover and/or apply for Partner Cover

Payroll Deductions

The facility to collect upgrade/Partner Cover premiums by payroll deduction is made available entirely at your discretion.

In accordance with the plan rules, your employees may complete and pass to you the plan Application Form that asks you to deduct money from their wages/salary to pay their premiums for an upgrade option and/or Partner Cover.

You must ensure that you promptly notify Westfield Health of all applications for upgrade options and Partner Cover.

You have a legal duty of care to your employees and must, as soon as practicable, pay voluntary deductions to Westfield Health on their behalf. Failure to do so will affect an individual policyholder's rights under the plan.

For the avoidance of doubt, holding of deductions from employees by you does not constitute holding of money on behalf (or as an agent) of Westfield Health. The policyholder does not legally pay for their cover until you pass these deductions to Westfield Health on their behalf.

Direct Debit

If you choose not to administer a payroll deduction facility, Westfield Health will offer employees and employees' partners the opportunity to pay upgrade/Partner Cover premiums directly to them by monthly Direct Debit.

7. Claims

Employees who you have registered with Westfield Health are covered under this contract of insurance, and whose premiums have been paid, are entitled to make a claim in accordance with the General Terms and Conditions and Benefit Rules. Your employees have been provided with details of how they should make a claim; details are outlined in Your Healthcare Plan from B&CE Policy Booklet supplied to policyholders in their Welcome Pack.

8. How to make a Complaint

Westfield Health is committed to providing the highest possible level of service to their customers. However, if the services provided do not meet your expectations then please tell Westfield Health.

If you want to make a complaint you may contact Westfield Health at the following address:

Customer Services Department
Westfield Contributory Health Scheme Limited
Westfield House
87 Division Street
Sheffield
S1 1HT

In the event that you are not satisfied with Westfield Health's response, please ask for your complaint to be reviewed by an Executive Director. Westfield Health's complaint procedure is available on request. You may also be able to refer your complaint to the Financial Ombudsman Service, if your complaint has not been resolved within 8 weeks of being acknowledged by Westfield Health or if you remain dissatisfied with their final response. The Financial Ombudsman Service independently mediates disputes for eligible complainants and can be contacted as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

9. Cancellation Rights

This insurance contract for Employee Healthcare from B&CE cover and/or value added benefits may be cancelled at any time after you have completed the relevant 12 months minimum term(s) by providing Westfield Health with at least 60 days' notice in writing to:

Reconciliation Team
Westfield Contributory Health Scheme Limited
Westfield House
87 Division Street
Sheffield
S1 1HT

The date of cancellation will be the last day of the month in which your 60-day notice period expires.

As your employees enjoy the benefits under this plan, B&CE Financial Services Limited and Westfield Health would suggest that you take advice from your legal advisor in relation to any obligations you might have towards your employees.

You will be required to inform your employees of the effective cancellation date. However, if you cancel your value added benefit(s) only and continue to provide Employee Healthcare from B&CE cover Westfield Health will notify policyholders of the change to their cover, on your behalf.

This plan is for your employees. If you cancel your payment for the Employee Healthcare from B&CE you provide to your employees, your employee (and therefore employees' partners with policies) cannot remain on the plan. Westfield Health may offer an alternative product direct to the employees, but not on the same terms and conditions.

10. Termination of this agreement

Termination without cause

Westfield Health shall be entitled to terminate this agreement, after the expiry of the minimum 12-month term at any time, by giving you 60 days' written notice.

Termination for Breach

Westfield Health shall be entitled to terminate this agreement with immediate effect at anytime by giving written notice if you fail to pay premiums by the due date and such payment remains unpaid for more than 14 days after being requested to make payment.

Either party may terminate at anytime with immediate effect by giving written notice if:

- (a) the other party commits a material breach of its obligations under this agreement and (if such breach is remediable) fails to remedy that breach within a period of 30 days after receipt of notice in writing requiring it to do so; or
- (b) the other party enters into any composition or arrangement with its creditors, or an order is made or resolution is passed, or any equivalent proceedings are taken for the winding-up, administration or dissolution (other than for the purposes of a solvent amalgamation or reconstruction) of the other party, or any liquidator, trustee in bankruptcy, receiver, administrative receiver, administrator or similar officer is appointed in connection with the other party or any part of its business or assets.

A breach of any of clauses 4, 5, 6, 13 and 15 shall be a material breach of obligations for the purposes of this agreement.

Termination of this agreement shall not prejudice any of the parties' rights and remedies which have accrued as at termination.

11. Westfield Health's liability in the event of non-performance by our contracted third party suppliers

In the event that a third party supplier fails to provide a service detailed in this plan Westfield Health's liability to you in such circumstances shall be to use reasonable endeavours to source and appoint an alternative provider of the same or similar quality and experience for that service, at no additional cost to the policyholder.

12. Compensation Scheme

Westfield Health and Great Lakes Reinsurance (UK) PLC are members of the Financial Services Compensation Scheme. If Westfield Health or Great Lakes Reinsurance (UK) PLC are unable to meet their obligations then the individual policyholders may be able to claim compensation. This depends on the type of business and the circumstances of the claim. Further information is available from the Financial Services Authority or from the Financial

Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 9BN.

13. How Westfield Health uses personal information

In order to provide the benefits and services under this health plan B&CE Financial Services Limited and Westfield Health will request and collect from you, the employer, information related to your organisation and its employees. Depending on the nature of the information Westfield Health may use the information in different ways:

- To decide whether to make available the health plan to your organisation and its employees and their respective partners
- To pass such information to Westfield Health's selected third party suppliers to provide the services set out in the health plan
- To pass such information onto Westfield Health's insurers for the purpose of administering and payment of claims
- To maintain and update Westfield Health's records and customer database
- To pass to fraud protection and credit reference agencies to obtain information about the company and employees for fraud prevention, audit and debt collection purposes
- In the case of medical information for the purpose of ensuring the applicant is eligible for certain benefits and to pass on such information to those third party suppliers for the purpose of providing the relevant benefits and/or services under the Westfield health plan
- Based on your agreement your contact details and those of your employees may be used for marketing purposes to inform your organisation and your employees about Westfield Health's other products and services and also those of selected third parties

Medical information will be treated at all times with the appropriate levels of security and confidentiality.

Policyholders may also include the employee's partner who may be entitled to benefits under this Westfield health plan.

Westfield Health relies on your compliance with all data protection legislation. You warrant that whenever you transfer personal data (including any medical or other sensitive personal data) to Westfield Health for the purposes set out in this agreement you have full authority to do so in compliance with all consents of the respective data subject and in accordance with applicable laws and regulations.

Personal data and other information provided to Westfield Health by your employees are also subject to the data protection legislation. Westfield Health is unable to share this information with you. For example, they are unable to provide to you information on claims that specific individuals have made unless they have written authority to do so from that individual.

In the interests of continuously improving their service to customers and for training purposes telephone calls to Westfield Health may be recorded and will be monitored. This will include the recording and monitoring of Sensitive Personal Data such as data relating to health and medical conditions.

For further information on how the above information is used, how Westfield maintain security of your information, and your rights to access information Westfield hold on you and your employees, please write to the Data Subject Rights officer, Westfield Health, Westfield House, 87 Division Street, Sheffield S1 1HT.

14. Advice

Unless you have received written notice from Westfield Health stating otherwise, you accept that the plan and the level of cover selected is appropriate for you to provide for your employees. You have received the information provided, evaluated it and selected cover on the basis of that information only. Westfield Health, B&CE or connected third parties have not provided advice in this regard.

Should you require advice, you may of course seek this from a professional advisor.

15. Obligations to Employees

This is a group policy which provides benefits directly to your employees, and where applicable to their partners. Under law, you are required to ensure that employees know about this policy by providing them with the Policy Summary and allowing them access to the policy documentation should they request to do so. By providing the names and addresses of the employees covered under this plan, you have requested that Westfield Health fulfil this obligation on your behalf. Westfield Health agrees, unless otherwise notified to you by them, to provide a Policy Summary and policy documentation to each employee at their home address.

16. Law Applicable

Once your application to register for the plan has been accepted by Westfield Health, the contract will be governed by these conditions. That contract will also be subject to the powers of the English court, under English Law, and those of no other jurisdiction.



This product is underwritten and administered by
Westfield Contributory Health Scheme Limited
Westfield House, 87 Division Street, Sheffield, South Yorkshire S1 1HT

Customer Helpline: 0114 250 2000
Textphone: 0114 250 2020
Available 8am to 6pm, Monday to Friday
(Except Christmas Eve and Public Holidays)
Fax: 0114 272 4950

Email: enquiries@westfieldhealth.com

Website: www.westfieldhealth.com

A company Limited by Guarantee. Registered in England No. 303523

Surgery Choices cover is underwritten by Great Lakes Reinsurance (UK) PLC
Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ
Registered in England No. 2189462

Westfield Contributory Health Scheme Limited and Great Lakes Reinsurance (UK) PLC
are authorised and regulated by the Financial Services Authority.

Details of Registration can be found at
<http://www.fsa.gov.uk/pages/register>
or by contacting the FSA on 0300 500 5000

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