



GENERAL & MEDICAL  
HEALTHCARE



Personal Healthcare

# Choose General & Medical Healthcare

**General & Medical Healthcare specialise in providing quality Private Health Insurance to individuals and their families. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always. We have been doing this for over 35 years.**

This brochure tells you how you can protect yourself and your family with Private Health Insurance from General & Medical Healthcare. It's important that you choose the scheme that is right for you so we have included as much information as we can about the choices available.

If you have any questions at all, please call us.

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# Helping you get well sooner

Nothing is more important to you than your health and the health of your family. If you or your loved ones were to experience worrying symptoms, Private Health Insurance can give you some control over the situation. Diagnosis and treatment can be dealt with efficiently, helping you to concentrate on getting well sooner.

## Choice and Convenience

When your doctor says tests or treatment is needed there are no waiting lists to worry about. Appointments can be made at your chosen hospital within days. If further investigations or surgery is needed, you can choose which hospital to attend and which consultant you wish to perform the procedure. You can also choose to undergo treatment at a date and time that best fits around your life, work or family commitments.

## Your Choice

We allow you and your specialist to decide where and who treats you should you need to make a health related claim.

## Quality Care

At any one of our selected private hospitals or medical facilities, you will usually have your own private room with en-suite facilities, excellent food and unrestricted visiting hours. You are also likely to have the same consultant dealing with you throughout your treatment and nursing staff with more time to dedicate to your personal care.

## First Class Claims Service

We give a personal level of service to all clients. Telephone calls are never routed through a call centre or held in a queuing system. As a client of General & Medical Healthcare you will be assigned a named Health & Care Support Specialist.

All of our Health & Care Support Specialists are fully trained in medical terminology and medical claims handling and are here to make the claims process as seamless as possible.

When it's time to pay for your treatment, we make the payments direct to the hospital, leaving you with one less thing to worry about and able to concentrate on your recovery.

## Corporate Scheme Leavers

If you were a member of a company scheme that was provided by General & Medical Healthcare, you'll have the option to continue your healthcare cover with no change to the way we treat your medical history.



**A dedicated first-class claims service**



**Health and wellbeing support**



**Flexibility with your premium**



**A wide range of cover**



**Stay in control**



**Choice and convenience**



**Quality care**



**Exclusive lifestyle rewards**

# Benefits At A Glance

Some important facts about our Private Health Insurance policies are summarised within this brochure. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-Patient Benefits	EVERYDAY PLUS	LIFESTYLE PLUS
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓
Diagnostics including MRI & CT Scans	✓	✓
Physiotherapy	✓	✓
Oro-surgical operations/procedures	✓	✓
Treatment for Cardiovascular conditions	✓	✓
Parent accompanying child (under 18)	✓	✓
<b>Treatment for Cancer</b>		
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims	✓
Cosmetic or Aesthetic Treatment		✓
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants		✓
External prosthesis relating to a claim for cancer	£5,000 (Part of limit for treatment for cancer)	£5,000
Hospice Care (£75 donation per night) For Policy Lifetime		£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime		✓
<b>Out-Patient Benefits</b>		
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	✓	✓
Subsequent consultation & specialist fees, diagnostics including MRI & CT Scans	£1,500	
Physiotherapy & Complementary medicine	£500 (Part of limit for subsequent consultations and diagnostics)	£1,500
Treatment for Cardiovascular conditions	✓	✓
Out-patient Mental Health	£1,000	£1,000
<b>Maternity</b>		
Complications of Pregnancy (defined conditions only)	✓	✓
Maternity Cash Benefit		£150
<b>Cash Benefits</b>		
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500
Life Cash Benefit	£2,000	£2,000
Personal Accident Cash Benefit		£1,000 per accident
Temporary Disablement Cash Benefit	£100 per month for up to 6 months	
Critical Illness Cash Benefit	£2,000	£2,000
<b>Other Benefits</b>		
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓
Home Nursing	£1,500	✓
Private Ambulance	£500	✓
Hospital Parking Charges		£300
Emergency Medical Cover Outside The UK		£100,000
Monitoring of a pre-cured eligible condition		£1,500 during a 24 month period
Lifestyle Rewards	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2(A) – Your Private Health Insurance, which includes your Schedule of Cover. Note: Unless stated otherwise, any limits shown are per membership year.  
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# Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

Hospital Choices	Freedom and Premium Hospital lists are available options throughout Everyday Plus and Lifestyle Plus.
Excess Options	Excess options of £100, £250, £500 or £1000 are available throughout the range and apply per policy year.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	<p>Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> <li>• Acne</li> <li>• Asthma</li> <li>• Diabetes</li> <li>• Eczema</li> <li>• Glaucoma</li> <li>• Hypertension</li> <li>• Psoriasis</li> <li>• Arthritis</li> <li>• Carpal Tunnel Syndrome</li> <li>• Crohn's Disease</li> <li>• Fibrocystic Breast Disease</li> <li>• Gastro-Oesophageal Reflux Disease</li> <li>• Ulcerative Colitis</li> <li>• Varicose Veins</li> </ul> <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.</p>
Cover for In-patient Mental Health	<p>This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a psychiatric condition, up to 28 days per membership year, followed by an additional 12 days on 50% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents.</p>
Multi-Trip Travel Cover	<p>Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip.</p> <ul style="list-style-type: none"> <li>• Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).</li> <li>• Up to £10,000,000 for emergency medical expenses including emergency repatriation.</li> <li>• Cover for winter sports.</li> <li>• Cover for possessions and for cancellation or curtailment of trips (monetary limits apply).</li> <li>• Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.</li> </ul>
Channel Islands Cover	<p>This option provides cover for the services provided by your Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where you require medical treatment unavailable in the Bailiwick of your residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in your Schedule of Cover if you have selected this upgrade and full terms and conditions are given in your relevant policy documents.</p>



# 24 Hour GP Advice Line

When you take out a policy with us, you will be able to access our exclusive 24-Hour GP Advice Line. This flexible service enables you to arrange a telephone or video consultation with a GMC registered General Practitioner or Doctor from the comfort of your home, at a time that suits you.

There's no queuing or sitting in waiting rooms, your call will go straight through to a doctor who will be able to offer medical advice to your specific needs.

The GP Advice Line is a convenient service and provides you with reassurance knowing a qualified GP is waiting to take your call, without you having to book an appointment with your GP surgery.



**24/7 confidential  
medical advice**



**Advice specific to  
your needs**



**Saves you time  
and worry**



**Unlimited  
service**



**Quick and simple  
to use**



**Advice, reassurance  
and diagnosis**

The doctor can also provide you with advice relating to travel, lifestyle or medication. What's more, they can also send prescriptions directly to you or to a local pharmacy\* so you won't have the hassle of going out to the chemist. After speaking to a doctor, if they decide you're not well enough to work, they can provide you with a fit note.

*\*Charges may apply*





## Health & Wellbeing - a free service

The health and wellbeing of you and your family is important to us. That's why we are pleased to include free 24 hour Health and Wellbeing Support within all of our Private Health Insurance policies, to offer additional benefits to you and your family, all for no extra cost. We want to make sure you have access to support whenever you may need it.

### Health & Wellbeing 'Online'

The online Health & Wellbeing site gives you the resources and inspiration to make simple changes to develop a healthier, more balanced and productive lifestyle. The site provides:

- Active life programmes designed to guide you to your health goals.
- Health & Wellbeing programmes with up to date, clinically validated support information.
- Active sport programmes for those with specific sports or training goals.
- Active care programmes designed to prevent illness or manage existing conditions.

There is also help with a wide range of issues such as medical information, diet and nutrition, help to stop smoking and even guidance on travelling overseas.

### Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives you access to confidential telephone counselling and support. You can speak with counsellors, scheduling convenient appointments for each session.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance on a wide range of issues including family and relationship difficulties, anxiety, stress, emotional problems, work related issues, bereavement and debt.

### Health & Wellbeing Advice

The Health & Wellbeing advice service gives you access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. You can discuss health and lifestyle issues, medical symptoms and worries with a sympathetic professional across a wide range of subjects.

This service provides general guidance and information only and is not intended to detract from or substitute normal primary healthcare. This is not an emergency service and will not provide a diagnosis or prescribe treatment.

# Participating Hospitals - more choice

**A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover you choose, you'll have access to over 1,000 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by viewing our Hospital Finder at [www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)**

## Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving you access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives you timely access, privacy and the dedicated care and comfort you deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give you three levels of choice. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing premiums according to the hospitals you choose.



## Freedom

Freedom Hospitals include all First Choice facilities and give members access to additional facilities throughout the UK, which are mainly NHS hospitals with private facilities attached, plus most other London hospitals.

## Premium

Premium Hospitals are specialist facilities, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

For full details of our hospital list, please visit:

[www.generalandmedical.com/hospitals](http://www.generalandmedical.com/hospitals)





## Ways to Reduce your Premiums

If reducing your premiums would help you to meet your budget, you can of course, choose a lower level of cover, for example by choosing Everyday Plus instead of Lifestyle Plus.

You can also significantly reduce your premiums by adding an excess to your policy.



### Policy Excess

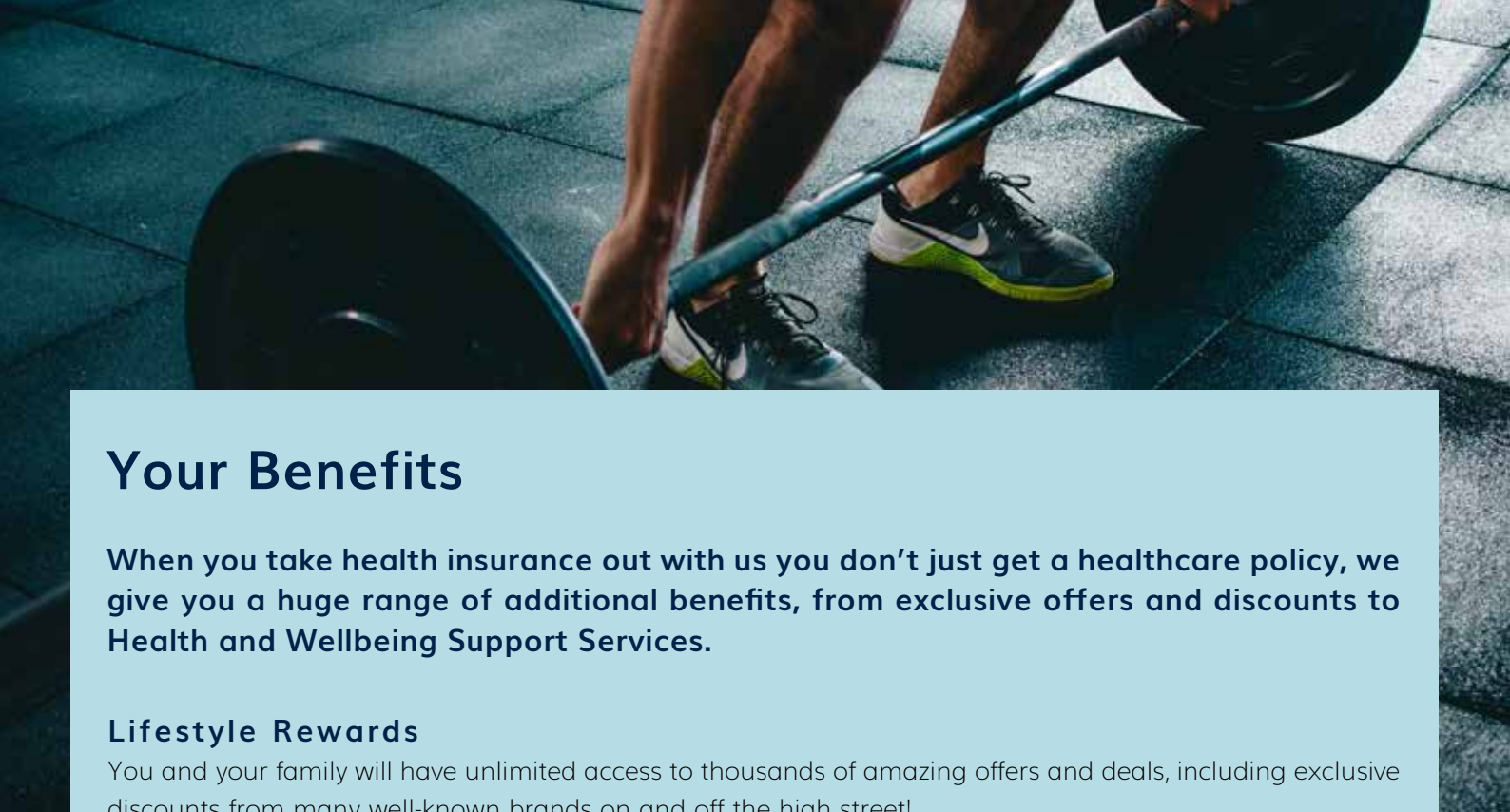
An excess is an amount agreed in advance that you or each person on your policy pays towards the cost of a claim.

You can add an excess of £100, £250, £500 or £1000.

Excesses apply per policy year so if your treatment for an eligible claim carries on into the next policy year, another excess will apply.

Remember - the higher the excess, the lower your premium.

The important thing is to choose a level of excess that you can comfortably afford.



## Your Benefits

When you take health insurance out with us you don't just get a healthcare policy, we give you a huge range of additional benefits, from exclusive offers and discounts to Health and Wellbeing Support Services.

### Lifestyle Rewards

You and your family will have unlimited access to thousands of amazing offers and deals, including exclusive discounts from many well-known brands on and off the high street!

With new offers continually being introduced, you'll find something suitable for everybody and be able to make fantastic cost savings across the following sectors:

- Retail & Shopping
- Home & Garden
- Health & Beauty
- Getaways & Short Breaks
- Technology & Gadgets
- Home Office & Finance



## Discounted Nuffield Health Membership

Staying fit and healthy is an important part of our everyday lives and we are delighted to have teamed up with Nuffield Health to exclusively offer members 20% off their gym membership when you take out a health insurance policy with General & Medical.

Nuffield Health has over 100 clubs across the UK, and members get access to:



Their range of facilities and services available, including a selection of exercise classes, swimming pools, saunas and jacuzzis.



Nuffield Health's onsite gym experts, which includes personal trainers and physiotherapists.



Regular health MOT's and the use of multiple gyms as well as their home club.

To find out more about our rewards and benefits, please visit our website [www.generalandmedical.com](http://www.generalandmedical.com)

# Underwriting Options

**Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. We offer a choice of underwriting options as described below. Please take your time to read about the options as this is important information you will need to know.**

## **Full Medical Underwriting**

This means we ask medical declaration questions about past health. Any pre-existing conditions and related conditions may be excluded from cover, unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

## **Moratorium**

This means we do not need a medical declaration to be completed. Instead we will not cover treatment of any pre-existing condition or related conditions if you have had symptoms, even if a medical opinion has not been sought, in the 60 month period prior to the member joining the scheme. However, we may agree to cover a pre-existing condition or related condition providing the condition or any related condition does not remain present, including in remission and only if there have been no symptoms, treatment, medication, diagnostic tests or advice for such conditions during a continuous 24 month period after joining the scheme.

## **Continued Moratorium**

You can apply on this basis if you are transferring from an existing scheme, which is underwritten on a Moratorium basis. We apply our Moratorium conditions as above with effect from the commencement date of the scheme from which you are transferring.

## **Continued Personal Medical Exclusions**

You can apply on this basis if you are transferring from an existing fully medically underwritten insurance scheme. We will apply the same personal medical exclusions to your cover with us that were applied to your previous scheme.



# Multi-Trip Travel Insurance Upgrade

For an additional fee per member, Multi-Trip Travel Insurance can be added to upgrade your cover in conjunction with our Private Health Insurance.

We have three levels of cover available: Europe (including Republic of Ireland, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean), Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).

## Travel Policy Summary

Benefit		Cover For Up To
1	Cancellation & Disruption Missed Departure Travel Delay (£100 for the first 12 hours) Alteration of Itinerary	£6,500 £1,500 £250 £1,500
2	Emergency Medical, Repatriation and other associated Expenses Hospital Inconvenience (£25 per day) Funeral Expenses	£10,000,000 £1,500 £5,000
3	Personal Accident a. Accidental Death b. Loss of one limb or one eye c. Loss of two limbs or both eyes or one limb and one eye d. Permanent Total Disablement	£25,000 £15,000 £15,000 £15,000
4	Baggage and Personal Effects Any one item Valuables Delayed Baggage Delay Loss of Passport	£2,500 £350 £350 £150 £350
5	Money Travel Documents and Credit Cards	£1,000
6	Legal Expenses Personal Liability	£15,000 £2,500,000
7	Hi-jack and Kidnap (£65 per day)	£1,000
8	WINTER SPORTS Winter Sports Equipment Equipment Hire (£25 per day) Lift Pass Piste Closure (£25 per day) Avalanche Cover (£30 per day)	£3,000 £300 £200 £250 £250
Optional Upgrade Benefits		Cover For Up To
9	CRUISE COVER Missed Port Departure Cabin Confinement Itinerary Change Unused Excursions Cruise Interruption Cruise Ship Evacuation	£1,500 £1,000 £500 £500 £750 £15,000
10	GOLF COVER Golf Equipment Golf Equipment Hire Non Refundable Golfing Fees	£5,000 £500 £1,000
11	BUSINESS TRAVEL Business Equipment Business Documents and Records Business Money Replacement Staff	£1,000 £500 £500 £2,500
12	PRE-EXISTING CONDITION COVER	1 condition per person from our pre-defined list.

The following countries are excluded from all levels of cover: Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (Gaza Strip and West Bank only), Lebanon, Libya, Nigeria, North Korea, Somalia, South Sudan, Sudan, Syria, Tunisia and Yemen.



# What Isn't Covered

**Our cover has a number of exclusions and limitations that vary depending on the cover you choose and the underwriting option that applies to your cover. The exclusions and limitations on our schemes are summarised below. For full details please refer to your relevant policy documents.**

## Significant Limitations

- a) The services of a general practitioner or general dental practitioner.
- b) Sight testing, routine medical examinations, chiropody/podiatry.
- c) Pregnancy or childbirth including preventative care, complications, miscarriage or termination.
- d) Any dental condition not involving in-patient oro-surgical operations/procedures.
- e) Out-patient treatment, in-patient treatment or day care treatment of any psychiatric illness or disorder.
- f) Health screening, routine monitoring, allergy testing or treatment.
- g) Rehabilitation or convalescence including bed rest without active treatment.
- h) Treatment received outside the UK or Channel Islands.

## Significant Exclusions

- a) Alcoholism or drug dependence (licit or illicit).
- b) Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.
- c) Treatment of congenital defects or conditions which are a natural part of the ageing process.
- d) Treatment of chronic conditions.
- e) Birth control, conception, sexual problems and gender reassignment.
- f) Regular or long term renal dialysis in chronic or end stage renal failure.
- g) Any undisclosed pre-existing condition.
- h) Suicide or treatment of self inflicted injury or injury sustained whilst participating in any form of illegal activity or under the influence of drugs or alcohol.
- i) Sleep disorders/sleep studies/sleep apnoea.
- j) HIV/AIDS and any related condition or test.
- k) Organ transplants or replacements.
- l) Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.
- m) Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.

## Emergency Medical Cover Outside The UK General Exclusions

- a) Any trip exceeding 60 days duration (There is no limit to the number of trips you make in any 12 month period).
- b) Any trip booked or commenced during convalescence following serious injury or illness.
- c) Any trip expected to involve hazardous or non-conventional holiday or manual work.
- d) Any trip made by Insured Persons under the age of 16, unless accompanied by an adult covered and aged over 18.
- e) Any trip to Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (Gaza Strip and West Bank only), Lebanon, Libya, Nigeria, North Korea, Somalia, South Sudan, Sudan, Syria, Tunisia and Yemen.
- f) Cover is only available up to a persons 75th birthday.
- g) Your chosen policy excess applies for each and every claim.

## Multi-Trip Travel Insurance Exclusions & Limitations

- a) Any person who has reached the age of 80 years at the commencement of the period of insurance.
- b) The maximum duration of any trip should not exceed 90 days. Total combined trips maximum 180 days in any policy year.
- c) Pre-existing medical conditions unless accepted by us in writing.
- d) Policyholders who have selected a pre-existing condition are limited to a per trip maximum duration of 30 days and maximum age on day of outbound travelling is 75.
- e) Travelling against medical advice.
- f) Participating in professional sport.
- g) Winter sports cover up to maximum 21 days within the policy year.
- h) Any person travelling under the age of 18 at the commencement of the trip must be accompanied by an adult.
- i) Normal pregnancy without any complications.
- j) The excess amount shown on your Schedule of cover.

# Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact one of our sales advisors. We will be happy to help.

## Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

	Healthcare	Multi-Trip Travel	Emergency Non-UK Medical	Life Cover	Personal Accident & Temporary Disablement	Critical Illness	Sports Personal Accident
General & Medical Insurance Ltd	◆	◆	◆	◆	◆	◆	◆

◆ Underwriter

## Are there any age limits?

You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit. Children under the age of 16 must be added to an adults policy.

Children are classed as a child up to their 21st birthday, or their 25th birthday if they remain in full time education. Proof of full time education must be provided.

## Will my premium go up at renewal?

We review your premiums annually to reflect the overall cost of claims and medical inflation. Our schemes are priced using age bands, reflecting that people are more likely to claim as they get older. This means that you could see an age-related increase in your premium in addition to our general review. Your premium can be influenced by other factors such as the availability of new treatments, medical technologies and any claims made on your scheme.

## How do I make a claim on my Private Health Insurance policy?

You should contact your Health & Care Support Specialist before you see your consultant so that we can confirm your cover. Your Health & Care Support Specialist will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in your relevant policy documents.

## How do I make a claim on my Multi-Trip Travel Policy?

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Schedule of Cover.

## Reasonable and Customary Charges

We look to contain claims costs wherever possible, to minimize the impact on your premiums. Medical diagnostics, technology and equipment are becoming more advanced day by day, and so more claims are being made each year. We aim to manage the costs arising from these claims according to a frequently reviewed fee schedule. We believe this schedule reflects reasonable and customary rates of remuneration for the procedures listed. The schedule shows the maximum amount payable towards each procedure. These fee schedules are issued to all affiliated medical specialists.

## What do I do if I have a complaint?

To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect of cover, you should contact your personal Health & Care Support Specialist. We're here to help. We are committed to providing a high level of service to all our clients but occasionally things can go wrong. If this happens, we will do what we can to put things right.

# How to Contact Us



Policies are arranged by M&L Healthcare Solutions. If you would like to know more or you would like a quote or to apply



**Please call M&L Healthcare Solutions on:**

0800 145 5838 or 01223 881779



**You can email us at:**

[ucl@mlhs.co.uk](mailto:ucl@mlhs.co.uk)



**Visit us online at:**

[www.mlhs.co.uk](http://www.mlhs.co.uk)

# Want to know more?

Give us a call and a member of our friendly team will be on hand to help out.

 0800 145 5838 or 01223 881779

 [ucl@mlhs.co.uk](mailto:ucl@mlhs.co.uk)

 [www.mlhs.co.uk](http://www.mlhs.co.uk)



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