

## Claims Procedure with Norwich Union

1. Visit your own GP. Tell your GP that you have Norwich Union private medical insurance and that you wish to be referred to a private consultant/specialist.
2. The GP's recommended Specialist must be recognised by Norwich Union, and treatment must be at a hospital on your hospital list.
3. Once you have seen your GP, telephone Norwich Union on **0870 900 1001** with the following details: (known as **PACT**)
  - Your **Policy** number.
  - Full name and **Address** of your **GP** and recommended **Specialist**.
  - Your **Condition**: symptoms, dates and diagnosis if known.
  - Your **Treatment**: place and date of any proposed consultation, tests or treatment, and whether this will be as an in-patient, day-patient or out-patient.
4. Norwich Union will then authorise your claim and a confirmation of cover schedule will be issued to you.
5. If Norwich Union cannot authorise your claim, they will send you a claim form which will advise you what to do. Your GP or Specialist may have to complete a section or a medical report may have to be obtained. All necessary medical information must be received by Norwich Union at least 5 working days prior to proposed treatment. They will then authorise your claim and send you a confirmation of cover schedule.
6. During the consultation the Specialist may recommend further diagnostic tests, consultations or hospital treatment. If hospital treatment is required please ask the Specialist to give you a Procedure Code (OPCS Code). Telephone Norwich Union again with the PACT information and the procedure code. They will then confirm if treatment is eligible.
7. If you need to be admitted to hospital, please ensure that the hospital is on your hospital list. Please take with you your membership card and your confirmation of cover schedule.
8. Send all of your eligible medical bills to Norwich Unions and they will settle them directly with the Specialist or hospital concerned.

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

9. Alternatively, you may be asked to settle the bills yourself and then claim from Norwich Union by sending in the receipted bills. If there is an excess on your policy, Norwich Union will advise you in writing to whom you should pay the excess.
10. In the unlikely event that you should you need additional assistance please call **ADVO Group – 0845 612223**

**IMPORTANT**

It is important to remember that if you ask your GP to complete the claim form they may make a charge, which Norwich Union will not refund.