

International School – Managing your policy

Can I change my level of cover?

If you want to change your level or type of cover, please contact our customer services helpline (+44 (0)1273 323563) before renewal to discuss your options.

If you want to increase your level of cover we may ask you to complete a medical history questionnaire form and/or to agree to certain exclusions or restrictions to your cover before we accept your application.

How can I cancel my plan?

You may cancel your plan by writing to us within 28 days of receiving your first membership certificate. In that case, you will be entitled to a full refund of all subscriptions paid, subject to no claims having been made.

You may also cancel the membership of any of your dependents (family members) by contacting us within 28 days of receiving your first membership certificate that names them as a dependent.

In that case, you will be entitled to a full refund of all your subscriptions paid relating to them, subject to no claims having been made on their behalf.

What happens if I can no longer pay for my plan?

If you do not pay subscriptions and other charges in full by the date they are due, your membership may be suspended and claims submitted while there are subscriptions and charges due will not be paid.

Your membership may also be suspended if you do not settle in full any annual deductible payable by you for a claim which has been paid direct to your medical provider. Claims submitted while repayment of an annual deductible is due will not be paid.

I haven't been able to find the answer to my question

We update this website regularly and are sorry that you haven't found the information you were looking for on this occasion.

Please contact us on (+44 (0)1273 208200) or send us an email enquiry and an adviser will answer your queries.