

Healthcare

Deposit Account

Private Medical Insurance with a real difference

Fixed premiums for 5 years

Cash if you claim – and cash if you don't

.....

The Healthcare Deposit Account is private medical insurance with a real difference. It provides fast and comprehensive private healthcare when you need it most, but it does this in a very different way.

25% of each monthly premium goes into your own personal deposit account – and the money there is always yours, so if you don't use it towards a claim, you won't feel like you're losing all your monthly payment.

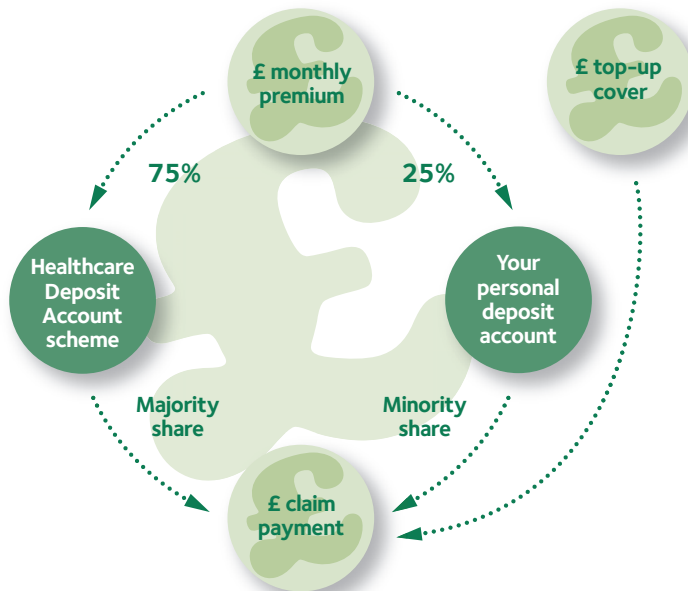
All this plus complete choice and control over your cover for the rest of your life.



How the plan works

With most healthcare plans you lose all your premiums whether you claim or not. But the Healthcare Deposit Account from National Friendly is different. 75% of your monthly premium goes towards running your plan and we put the other 25% into your own personal deposit account, which helps fund your share of any claim.

- Choose a monthly premium based on your age and own individual needs. Adult cover starts from £40 a month.
- 75% of your monthly premium goes into running the scheme and the other 25% goes into your own personal deposit account.
- If you need to make a claim, a percentage of the cost comes from your personal deposit account, while the majority of the payment comes from the scheme.
- To make sure you have enough money to be able to claim from day one, our top-up cover gives you easy access to extra medical cover.



7 good reasons to take out health cover with us

1 Fixed monthly premiums for 5 years at a time

The premium you choose will be fixed for 5 years. At the end of every 5 years we will review your monthly premium.

2 Comprehensive cover

Cover includes consultations, surgery, recognised alternative therapies, cancer and heart treatment.

3 Choose where you have your treatment

Unlike some insurers, with the Healthcare Deposit Account, you have an unrestricted choice of UK private hospitals and treatment locations – as well as the option to use the NHS.

4 Cash payments for NHS treatments

If you decide to have treatment in an NHS hospital you can claim cash payments – up to 10 payments a year.

5 Cash if you don't claim

75% your monthly premiums go towards running the scheme and 25% goes into your personal deposit account.

6 Top-up cover

The built in top-up cover helps ensure that you have enough money to make a medical claim from day one.

7 No need to renew your policy each year

Your Healthcare Deposit Account continues for as long as you want it to. We'll simply write to you every 5 years to confirm your premiums.

What you need to know

- To apply you need to be a UK resident aged 18–70, but your cover will continue for life.
- Your monthly premium will depend on your age when you join, the level of healthcare cover you want and the top-up cover you choose.
- For each claim made, you pay a minority share of the cost from your personal deposit account – a set percentage based on your age.
- For the full amount of your claim to be paid, you will need to have chosen enough cover and have enough money in your personal deposit account to cover your share of the claim or have enough remaining in your top-up fund. Your deposit balance is used up before the top-up cover kicks in.
- Withdrawing money from your deposit account will lower your balance and will reduce the amount you can claim.
- The deposit account is not a savings account so does not pay any interest. It simply looks after your money until you need to claim.

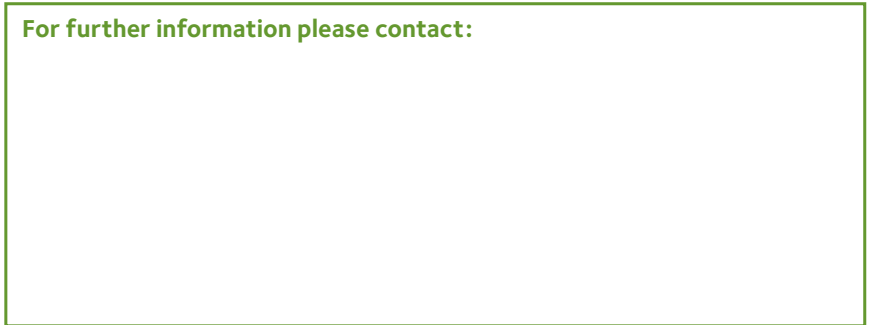
The trusted choice

National Friendly started back in 1868. Our aim was a simple one – to make sure people were provided with the best healthcare possible. In those days there was no National Health Service (NHS) and we proved to be such a success that in 1912 we were asked by the government to help run state healthcare. In fact, we later went on to help set up the NHS in 1948.

Today, as then, we are a Friendly Society and a mutual. This means that we have no shareholders to share our profit with. This means we can concentrate on giving our members the benefits and service they deserve

This is why when you open a Healthcare Deposit Account, we welcome you as one of our members. And you can look forward to all the advantages this brings.

For further information please contact:



This leaflet only provides an overview of the Healthcare Deposit Account from National Friendly. For more detailed information, please read the 'Your policy explained' booklet before you apply.



National Friendly

Registered office: 4-5 Worcester Road, Clifton, Bristol BS8 3JL

Tel: 0117 973 9003 Fax: 0117 980 9358 Email: enquiries@nationalfriendly.co.uk

National Friendly is a trading name of National Deposit Friendly Society Limited.

Incorporated and registered friendly society No. 369F.

Authorised and regulated by the Financial Services Authority. Registration no. 110008.

Calls are recorded for quality purposes.

www.nationalfriendly.co.uk



INVESTOR IN PEOPLE