GP On Demand

GP CONSULTATION SERVICES FROM

GP ON DEMAND

FOR TRAVEL INSURANCE CUSTOMERS

ALL GPS ARE AUDITED BY CLINICAL GUARDIAN

ISCAS INDEPENDENT SECTOR COMPLAINTS ADJUDICATION SERVICE

CYBER ESSENTIALS

Inspected and rated Good CareQuality Commission

Overview

GP 24/7 Consultation Service for Travel Insurance customers

This document summarises some important information about the GP on Demand service. It does not form part of the contract of insurance and does not describe the terms, conditions and exclusions applicable to your travel insurance policy.

What is GP on Demand

If you have children, care for an older family member or are simply concerned with your own health, current waiting lists are just too long to wait to speak to a doctor. That's troubling enough when you are at home, however when you are travelling and on holiday, you really want the peace of mind that you can access medical help whenever you need it 24/7.

Now you can take a UK based NHS practising GP with you on holiday!

With no need to de-register from your present GP, our GP on Demand service provides the solution to this huge issue.

You will have the peace of mind and assurance that you can speak with a UK GP any time, day or night, any day of the year.

Designed for travellers

Our simple and highly effective service gives you access to speak to a qualified, NHS practicing GP, 24 hours per day 7 days per week, wherever you are, at home or travelling on holiday.

You have the option of a telephone based appointment to discuss your needs, or you can arrange a video call appointment if you wish to see the doctor you are speaking with.

Calls are unlimited so you can call as often as you need. For a small additional charge the GP can even arrange a prescription for you and have this sent to your UK home or UK office or wherever in the UK is most convenient for you.

All GP's are qualified and NHS practicing GP. They will give you advice, reassurance, diagnosis and prescriptions as appropriate. Just as your own local GP will.

Designed for travellers

How does the GP on Demand service work?

- **We've already got you covered -** You are automatically covered by the GP on Demand service as part of your travel insurance, during your period of insurance

- **Access GP on Demand -** When you need to speak to a GP, simply follow the link below and click 'Access Medical Help' button. This will take you through our registration process giving you exclusive access to the GP on Demand app

  www.gpondemand.co.uk/canopius-insurance/

- **Booking a consultation -** Once you've registered on the link below, you can download GP on Demand app from your devices app store. On the GP on Demand app, you can book a telephone or video consultation for a time thats convenient for you.

- **Your appointment -** A doctor will call you back within 15 minutes of the appointed time

When can I access the GP on Demand service?

You have membership for the period of insurance as defined on your policy certificate, but you will need to register for access.

Who calls me?

Once you have booked a consultation through our portal, a doctor will call you within 15 minutes of the appointed time. Should the Doctor think it advisable, and subject to your agreement, they will send a record of your consultation to your own GP (in the UK if applicable) in order to keep him/her informed. It is important that during your consultations you provide full and accurate information about your medical history and current symptoms to the Doctor during your Appointment. Failure to provide full information may impact on the Doctor's ability to provide the services and make a full assessment of your health and care needs. If you lose connection or miss your appointment, it is your responsibility to re-contact and rebook your appointment.

What can the Doctor do?

The large team of Doctors allows unlimited, convenient telephone consultations, accessed via trained dedicated operators in conjunction with specialist software and appropriate medical protocols. 70% of the consultations result in an effective diagnosis, meaning no further medical contact is needed. The Service provides the patient with reassurance and advice about treatment or even recommendations for over the counter medication. The telephone consultations conducted by the Doctors cover the full range of subjects seen in general practice and include advice on chronic disease management, minor illness, acute presentation of serious clinical conditions and general questions about prescriptions, travel and lifestyle. The practising Doctor is the accepted authority on healthcare and is uniquely qualified and insured to

provide diagnosis and advice. Please note in some circumstances based on your consultation the Doctor may still recommend that you seek local medical treatment or consultation. If this is the case then this will need to be arranged by you be at your own cost.

How do I get video service access?

The Online (video) Doctor Service appointment is booked through the GP on Demand portal. Once an appointment is created, we will send you an email with a link to access the Service. Very occasionally email systems can experience delays outside our control. If you have not received your email you should rebook the consultation through our portal, or you can complete your Doctor consultation by telephone without the face-to-face link. If you click the email link before the doctor has called you, the doctor may not be available, you will see a message stating 'Connection denied - No host available to approve your request' . Please wait a few moments and the doctor will be with you shortly. (Note: you will need a broadband connection and a smartphone/tablet/computer with a webcam to use this the video service).

What else do I need to know about the video service?

All telephone calls and visual images are recorded for customer service and monitoring purposes. By accepting an appointment, you agree to the recording and these Terms and Conditions. The Doctor reserves the right to terminate the visual image if the patient displays inappropriate images/behaviour. The visual imagery remains the property of the consulting Doctor working for Health Hero Ltd. All data collected remains strictly confidential and is only used for the purposes of administering the Service. Availability of the Online Doctor Service cannot be guaranteed as third parties with whom Health Hero Ltd has no direct relationship or contract control broadband/internet connections. The quality of images may not permit diagnosis to be made for some conditions.

Will my doctor update my medical records?

Should the doctor think it advisable, and subject to your agreement, they will send a record of your consultation to your own GP/Family Doctor (if you are a UK resident only) in order to keep them informed.

What about prescriptions?

In some instances a private prescription service may be available for UK residents for use while **within the UK only.** Please note an additional charge will be levied and payable for any private prescriptions raised. All prescriptions are payable by the user at the point of ordering. There are no free prescriptions options with this Service. You are not obliged to use the prescription service. The cost of the prescription will be made clear to you before you pay for it. Delivery times for prescriptions will be estimated and cannot be guaranteed. Prescriptions are handled and fulfilled by a third party provider, Pharmacy2U. You can only access that service by way of a referral from this GP Service**.**

Terms & Conditions - Important Information:

This is not an emergency service:

In the event of an emergency, you should immediately call the local emergency services, especially in a critical or life-threatening situation such as:

- Difficulty breathing
- Severe bleeding and it can't be stopped
- Severe chest pain
- A severe allergic reaction
- A severe burns or scalds
- If you believe someone is having a heart attack or stroke
- Loss of consciousness
- Major trauma such as the result of a serious road traffic accident, a stabbing, a shooting, a fall from height or a serious head injury
- Acute confused states and fits which aren't stopping.

This is a telephone and video private remote consultation service. It is not Travel Insurance and is not a substitute for travel insurance. It is not an insured service, it does not provide any cover or reimbursement for any expenses or costs e.g. in relation to a medical incident, consultation, treatment or medicines or drugs required by you or any person accessing the Service you may subsequently need on or after your trip. You should refer to your Travel Insurance Policy Wording if you require Medical Assistance under your Policy.

Eligibility:

You are only eligible to access the GP on Demand service (the Service):

- If you have paid the appropriate travel insurance premium and your name is listed on the Certificate of Insurance;
- During the period of insurance as detailed on your Certificate of Insurance;
- If you are an adult age 18 or over. Note: Children under the age of 18 can benefit from the services provided by the Service, but children under the age of 18 are not permitted to call this Service directly themselves. A responsible adult must call the Service on behalf of the child.

Jurisdiction:

Services operate under the exclusive jurisdiction of the English Courts and General Medical Council Guidelines**.**

Abuse of the Service:

We reserve the right to cancel a plan membership in case of subscription abuse or inappropriate behaviour toward any Doctor/GP, Call receptionist or any colleague involved in the provision of this service.

Registration:

You only need to register for this service when you need to contact a GP. You do not need to de-register from your own domestic registered Doctor to be able to use this service.

Phone & Video Access only:

Whilst calling from overseas your phone service provider may charge you for that call. The Service is not a private health plan or health insurance, it will provide you with help and guidance over the phone or video call, in the same way that your local home based Doctor will. This is a phone and video call based service only. There is no personal face to face option of help with this Service. Our doctors may need to ask sensitive medical questions as part of your telephone or video consultation. Please ensure you are in a quiet, confidential place at your chosen time, free from interruptions.

No Guarantee:

This Service does not guarantee that a video/chat/ picture message consultation is the best course of accessing advice or indeed the appropriate course of treatment for your particular healthcare concern or
medical issue. Any abuse of this Service or of any personnel involved in
the process will result in immediate cancellation of your access to this Service.

Language:

English is the primary language used in this Service.

Eligible access:

You may not share this access with anyone other than those people named on your Certificate of Insurance.

Hours of operation:

The phone Service is available 24 hours per day all year round. Video consultations are not offered 24/7.

Liability:

We accept no direct or indirect liability for your inability to access this Service due to any reasons including but not limited to lack of or failure of telephone, wifi or internet connectivity. We accept no direct or indirect liability for any direct or indirect costs incurred by you in accessing this Service, including but not limited to the cost of telephone rental, calling charges, wi-fi or internet access. By accessing the Service you agree fully to indemnify, defend and hold us, and our officers, directors, employees, agents and suppliers, harmless immediately on demand, from and against all claims, liability, damages, losses, costs and expenses, including reasonable legal fees, arising out of any breach of the Conditions by you or any other liabilities arising out of your use of the GP on Demand Website, or the use by any other person accessing the GP on Demand Website using your account and/or your Personal Information.

Service provider Liability:

This GP service is provided by Health Hero Ltd. As recognised, qualified and Accredited Medical professionals, Health Hero Ltd as the Doctor services provider carry their own liability and are naturally responsible for all clinical care and advice that they provide. No Employee or representative of Travel Insurer or GP on Demand will provide any form of Medical advice to any individual subscriber of the Service at any time or be responsible for any advice provided by Health Hero Ltd. As professional and qualified Medical Practitioners, only Health Hero Ltd Doctors will be qualified to provide medical / clinical services to Subscribers of the Service. No guarantee of a successful clinical outcome can be given to the provision of the Doctor Service.

Connectivity:

You will need to make sure that you are in an area where your network or internet connection is not likely to be interrupted. This is especially important if you intend to use your mobile telephone for your telephone or Skype video consultation. Certain mobile devices only have a rear-facing camera and would need to be turned around for our doctors to view you during your video consultation. You should also bear in mind that some mobile telephones are not compatible with Skype. If you are unsure, you should check with your provider.

About GP on Demand

GP on Demand works exclusively with BHSF Ltd to source specialist benefit products and services for their users and members.

GP on Demand provides a direct to market distribution process where retail users are now able to access these specialist corporate level medical services.

We are your membership point of contact.

BHSF Ltd have been established as a specialist benefits group since 1873,

BHSF Ltd has over 1 million of it's own users.

BHSF Ltd provide an exclusive corporate relationship to a specialist GP service provider to provide a bulk delivery of their GP 24/7 consultation service to their distribution Partners and their users, such as GP on Demand. BHSF Ltd supply this access to GP on Demand. BHSF Ltd are our Corporate Product interaction point.

The specialist GP service provider, Health Hero Ltd has over 4.0 million UK users. They provide access to their services by contract to BHSF Ltd. Established since 1998. ISO, Care Quality Commission (CQC) inspected and rated, Clinical Guardian Audited. The GP Specialists are the provider of the Personal GP and clinical services direct to our individual users & members.

GP
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