

## MONEY-BACK GUARANTEE

This leaflet contains a summary of benefits only; full details are contained in the Membership Pack. You must be satisfied or you may return your membership certificate within 14 days.

## WHO ARE HMCA INSURANCE?

HMCA Insurance Limited ([www.hmcainsurance.gi](http://www.hmcainsurance.gi)) registered in Gibraltar (Reg. No. 96060) with registered address: 33/2 Cannon Lane, Gibraltar, GX11 1AA is an insurer and is authorised and regulated by the Gibraltar Financial Services Commission (GFSC). This can be verified by visiting the GFSC's website [www.gfsc.gi](http://www.gfsc.gi) or by contacting the GFSC on +350 200 40283.

HMCA Insurance Limited is authorised by the Financial Conduct Authority to passport in to the UK, reference number 452264.

## WE ARE HERE TO HELP



Telephone helpline  
(01423) 799949

If you wish to discuss your health care requirements or the Care Starter Cash Plan, please telephone our helpline on 01423 799949 or write to:

HMCA, Beech Hall, Knaresborough, Yorkshire HG5 0EA

Email: [hmca@hmca.co.uk](mailto:hmca@hmca.co.uk)

Website: [www.hmca.co.uk](http://www.hmca.co.uk)

# CARE STARTER CASH PLAN

*A new and exciting medical plan to provide cash towards your unexpected medical expenses!*

- Dental Benefits
- Optical Benefits
- Personal Accident
- Hospital Benefits
- Day Case Benefits
- Hospital Double Benefits
- Extra Benefits
- Maternity Grant
- Specialist Services
- Complementary Medicine Benefits
- Overseas Benefits

*Our care is for you and your health, for only*

**£17.50** per month





# CARE STARTER CASH PLAN

## Your Description of Benefits

### HOSPITAL BENEFITS

Per Night - maximum 30 nights per year £40

### DAY CASE BENEFITS

Per Day - 7 admissions maximum per year £40

### HOSPITAL DOUBLE BENEFITS

If in hospital due to accident £80  
Public Transport £80  
Overseas within EEA £80  
All benefits per night up to 10 nights

### PERSONAL ACCIDENT COVER

Accidental Death Cover within EEA £2,500  
Permanent Disability Cover within EEA £2,500

### DENTAL BENEFITS

up to per year  
Dental Hygiene Treatment and Dental Examinations £20  
Dental X-rays £20  
Remedial or Restorative Treatment up to 50% of costs up to £30  
Oral Cancer £6,000  
Dental Accidents £1,500  
Emergency Call-out £125

### EXTRA BENEFITS

Private Ambulance £150  
Prescriptions £20

### COMPLEMENTARY MEDICINE BENEFITS

Osteopathy, Chiropractic, Acupuncture, Homeopathy, Chiropody & Podiatry. £150 per year

This leaflet should be read in conjunction with the Description of Benefits which can be viewed at [www.hmca.co.uk/carestartercash](http://www.hmca.co.uk/carestartercash) and will be sent with your membership certificate.

The maximum benefit available in each membership year, is £17,555.  
All benefits and grants are based per member per annum.

### MATERNITY GRANT

Per Birth - when both parents have been members of the plan for at least 12 months £500

### SPECIALIST SERVICES

Consultations, investigations, pathology, x-rays, scans and physiotherapy. £100 per year

### OPTICAL BENEFITS

up to per year  
Eye Examinations £20  
Spectacles £40

### OVERSEAS BENEFITS

All benefits continue whilst travelling for business or pleasure within the EEA including double benefits for hospital stay

### MONEY BACK GUARANTEE

Your acceptance is guaranteed regardless of your medical history, age or occupation. There is no health questionnaire, no medical examination and all new acute conditions that occur after your joining date will be covered. You must be satisfied or you may return your membership certificate within 14 days for a full refund.

**ENQUIRE NOW - Telephone 01423 799949 or use the enclosed application**