

## YOUR MEDEX POLICY

Medex provides an insurance policy that covers Excess and Shortfalls on Private Medical Insurance.

You can pay the Excess/Shortfall and we can make the payment into your account, or we can settle the claim directly to the Hospital/Consultant on your behalf.

## HOW TO CLAIM

### Step 1

Once treatment has been received, obtain documentation from your Private Medical Insurance provider that details that your Excess has been used during this treatment.

### Step 2

Complete the claim form and submit it alongside your supporting evidence to [claims@medexprotect.co.uk](mailto:claims@medexprotect.co.uk)

### Step 3

We will email you to keep you updated along the way. Once the claim is approved we will send the money to the nominated bank account.

## FAQ'S

### 1. What is an Excess?

The excess is the amount you have to pay in the event of a claim. In general, the larger your excess is the lower your insurance premium will be.

### 2. What is a Shortfall?

Shortfalls arise when there is a difference between the amount that your Personal Medical Insurance provider is prepared to pay, and the amount consultants and hospitals charge for your treatment.

### 3. Who is the Policy holder?

The Policy holder is the person that is employed by the Company that has taken out the Medex Policy.

### 4. How will my payment be made?

This will be done by Bank transfer to the details provided on the Medex Claim Form.