

Global Treatment

Terms and Conditions



Contents

	Page	
1	Introduction	3
2	General definitions	3
3	How long you are covered for	6
4	Confirming your eligibility	7
5	Paying your premiums	7
6	What is covered	7
7	What is not covered	10
8	Cancelling your Global Treatment option	12
9	Making a claim	13
10	General information	14

1 Introduction

This document sets out the terms that apply to **your** Global Treatment option. These terms operate alongside the terms and conditions for **your** main Aviva Individual Protection policy and this option can only be taken out through an Aviva Individual Protection policy. Global Treatment is provided by Aviva Life & Pensions UK Limited. Global Treatment is provided together with **Further** who will process **your** claim and provide all services related to overseas treatment.

About Global Treatment

Global Treatment is designed to give **you** more treatment options if **you** or **your child** are diagnosed with a serious illness. It provides cover for treatment outside the UK for the medical procedures set out in the 'What is covered' section of this document. It includes a concierge service which recommends appropriate doctors and treatment centres and manages all necessary medical and administrative arrangements for treatment overseas.

This document contains everything **you** need to know about **your** Global Treatment option. Please read it carefully and keep it in a safe place alongside **your** other policy documents as it will be needed if **you** need to make a claim.

2 General definitions

Where the following definitions are used in bold they have the meaning set out below, unless the context indicates otherwise.

Alternative medicine

Medical and health care systems, practices, and products that are not presently considered to be part of conventional medicine or the standard treatments, including but not limited to: acupuncture, aromatherapy, chiropractic medicine, homeopathic medicine, naturopathic medicine and osteopathic medicine.

Benefit

The extent or degree of service and coverage that **you** are entitled to receive under this Global Treatment option.

Cerebral syndrome

The presence of a cerebral disorder or damage to the brain resulting in the partial or total impairment of the brain functions.

Child

Any natural **child** or adopted **child**, of **you** or **your** spouse, partner or civil partner, or any **child** for which **you** or **your** spouse, partner or civil partner are the legal guardian.

Consultant

A surgeon, anaesthetist or physician who is legally qualified to practice medicine or **surgery** following attendance at a recognised medical school, and is recognised by the relevant authorities in the country in which the treatment takes place as having a specialised qualification in the field of, or expertise in, the treatment of the disease or illness.

A recognised medical school means a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.

Cosmetic surgery

Procedures enhancing, reducing, lifting or removing a part of the body performed to improve and correct a structural defect. This includes removal of scars, birthmarks or normal evidence of ageing.

Episode of overseas treatment

The period of treatment outside of the **UK**. This will begin from the date **you** arrive in the country in which **you** or **your child** will receive treatment and end on the date **you** and **your child's** final return to the **UK**.

Experimental treatment

A treatment, procedure, course of treatment, equipment, medicine or pharmaceutical product, intended for medical or surgical use, which has not been universally accepted as safe, effective and appropriate for the treatment of illnesses or injuries by the various scientific organisations recognised by the international medical community, or which is undergoing study, research, testing or is at any stage of clinical experimentation.

Further

Further Underwriting International SLU. It is a company specialised in the development of both insurance products and the management of overseas treatment for serious medical conditions. *Further Underwriting International S.L.U at Paseo de Recoletos 12, 4ª pta, 28001 Madrid, Spain, registered in the Mercantile Registry in Madrid under hoja m-327635, tomo 18794, folio 76 and tax number (CIF) ESB83644484.*

Medically necessary

Health care services and supplies which are:

- necessary to meet **your** or **your child's** basic health needs; and
- rendered in the most medically appropriate manner and type of setting appropriate for the delivery of the health service, taking into account both cost and quality of care; and
- consistent in type, frequency and duration of treatment with scientifically based guidelines of medical, research, or health care coverage organisations or governmental agencies that are accepted by **Further**; and
- consistent with the diagnosis of the condition or illness; and
- required for reasons other than the convenience of **you**, **your child** or **your consultant**; and
- demonstrated through prevailing pre-reviewed medical literature to be either:
 - effective for treating or diagnosing the condition or illness for which its use is proposed or;

- efficient for treating a life threatening condition or illness in a clinically controlled research setting.

Medication

Any single substance, or combination of substances, which may be used or administered to **you** or **your child**, with a view to restoring, correcting or modifying physiological functions.

Member

The person (or people) named as a **member** in the registration certificate. This is the person (or people) for whom cover is provided.

Preliminary Medical Certificate

Written approval relating to a claim issued by **Further** and/or **us** prior to any treatment, services, supplies or prescriptions being performed. The **Preliminary Medical Certificate** will include confirmation of cover under **your** Global Treatment option and the hospital outside of the **UK** authorised for **your** or **your child's** treatment.

Prosthesis

A device which replaces all or part of an organ, or replaces all or part of the function of an inoperative or malfunctioning part of the body.

Reconstructive surgery

Procedures that are intended to rebuild a structure in order to correct its loss of function where **medically necessary**, exclusively when the structure has been damaged or removed by the medical procedures arranged and paid for by this Global Treatment option.

Renewal date

The third anniversary of the **start date** and the end date of every following three year period.

Start date

The date the Global Treatment option starts as shown on **your** documentation.

Surgery

All operations with a diagnostic or therapeutic purpose, carried out through incision or other means of internal entry, by a **consultant** at a hospital and which normally requires the use of an operating theatre.

Travelling companion

The person **you** have chosen to accompany **you** or **your child** while travelling and receiving treatment overseas.

UK

England, Northern Ireland, Scotland, Wales, Jersey, Guernsey and the Isle of Man.

We/us/our

Refers to Aviva Life & Pensions UK Limited.

You/your

Refers to the **member**, named on the registration certificate.

3 How long you are covered for

Start of cover

Cover under **your** Global Treatment option starts on the **start date** shown on **your** documentation and is subject to **you** paying the first premium.

Continuation of your cover

Global Treatment covers **you** and **your child** for three years from the **start date**. At the end of this three year period, and any following three year period, **your** Global Treatment option will need to be renewed.

We'll contact you at least 30 days before the **renewal date** and will tell you that either:

- the key features of Global Treatment won't change. If this happens, we'll automatically renew the option from the next **renewal date**. Please be aware that we will automatically renew global treatment if we change the amount **you** pay for it; or
- the key features of Global Treatment will change. If this happens, we'll offer **you** the opportunity to renew from the **renewal date** and we'll ask **you** to confirm that the option can be automatically renewed at further **renewal dates**; or
- we won't renew the option. If this happens, the policy will continue without inclusion of Global Treatment and we'll remove the charge for it from **your** premium.

If **you** decide that **you** do not want **us** to renew the Global Treatment option **you** must write to tell **us** this before the **renewal date**. **You** can find **our** contact details in the 'General information' section of this document.

Any new premium and any changes will come into effect upon renewal.

End of cover

Cover under **your** Global Treatment option will end if:

- **you** stop paying **your** Global Treatment premium, and/or **your** Aviva Individual Protection premium;
- **your** Aviva Individual Protection policy ends;
- **we** choose not to renew **your** Global Treatment option;
- **you** reach **your** maximum **benefit** entitlement.

You may be entitled to an indemnity period if **you** need to make a claim on **your** Global Treatment option. Please see the 'Making a claim' section of this document for details.

You can tell **us** to stop **your** Global Treatment option at any time. Details of how to cancel can be found in the 'Cancelling **your** Global Treatment option' section of this document.

4 Confirming your eligibility

The Global Treatment option can only be taken out through an Aviva Individual Protection policy. It cannot be taken out as a standalone policy.

If premiums are collected on more than one Global Treatment option **we** will refund the appropriate premium to **you**.

Your child is covered under the Global Treatment option up to age 18, or age 23 if in full time education.

5 Paying your premiums

Payment of premiums

Premiums are payable as shown on **your** registration certificate. The first premium must be paid within 14 days of the **start date**. All premiums are payable throughout the term by direct debit.

6 What is covered

Maximum benefit entitlement

The maximum **benefit** entitlement is £1,000,000 for every 12 month period from the start of treatment, with an overall maximum limit of £2,000,000 for the duration of **your** policy.

Covered illnesses and medical procedures

The following illnesses and medical procedures are covered by the Global Treatment option, as long as the treatment is provided in the hospital stated in the

Preliminary Medical Certificate:

Cancer treatment

The treatment of:

- Any malignant tumour including leukaemia, sarcoma and lymphoma, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissues;
- Any in situ cancer which is limited to the epithelium where it originated and did not invade the stroma or the surrounding tissues;
- All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - having either borderline malignancy; or
 - having low malignant potential.

Coronary artery by-pass surgery

The undergoing of **surgery** on the advice of a **consultant** specialised in cardiology to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. This does not include coronary angioplasty.

Heart valve replacement or repair

The undergoing of **surgery** on the advice of a **consultant** specialised in cardiology to replace or repair one or more heart valves.

Neurosurgery

Any surgical intervention, including any minimally or non-invasive techniques, of:

- the brain (or any other intracranial structures); or
- benign tumours located in the spinal cord.

Live-donor organ transplant

A surgical transplant in which **you** or **your child** receive a kidney, a segment of liver, a pulmonary lobe or a section of pancreas from another living compatible donor.

Bone Marrow Transplant

The Bone Marrow Transplantation (BMT) or Peripheral Blood Stem Cell Transplantation (PBSCT) of bone marrow cells to **you** or **your child** originating from:

- **you** or **your child** (autologous bone marrow transplant); or
- a living compatible donor (allogeneic bone marrow transplant).

Covered expenses

We will pay the following expenses arising in connection with the illnesses and medical procedures:

Medical expenses

- Hospital charges relating to:
 - Accommodation, meals and general nursing services provided during **your** or **your child's** stay in a room, ward or section of the hospital or in an intensive care or monitoring unit;
 - Other hospital services including those provided by a hospital outpatient department, as well as expenses relating to the cost of an extra or **travelling companion's** bed if the hospital provides this service;
 - The use of an operating room and all related services.
- Day clinic or independent welfare centre expenses, but only if the treatment, **surgery** or prescription would have been covered under this Global Treatment option if provided in a hospital.
- **Consultant** expenses, relating to examination, treatment, medical care or **surgery**.
- Expenses relating to **consultant** visits during **your** or **your child's** hospitalisation.
- Expenses relating to the following medical and surgical services including **reconstructive surgery**, treatments or prescriptions:
 - for anaesthesia and administration of anaesthetics, provided they are performed by a qualified anaesthetist;
 - laboratory analysis and pathology;
 - x-rays for diagnostic purposes;
 - radiotherapy;
 - radioactive isotopes;
 - chemotherapy;
 - electrocardiograms (ECG);
 - echocardiography (ECHO);
 - myelograms;
 - electroencephalograms (EEG);
 - angiograms;
 - computerised tomography (CT scan);
 - other similar tests and treatments required for the diagnosis and treatment of a covered illness or medical procedure, when performed by a **consultant** or under medical supervision;
 - blood transfusions;

- administration of plasma and serum;
 - expenses relating to the use of oxygen, application of intravenous solutions and injections.
 - For **medication** applied by medical prescription while **you** or **your child** are hospitalised for treatment of a covered illness or medical procedure. **Medication** prescribed for post-operative treatment is covered for 30 days from the date **you** or **your child** have completed the treatment received out of the **UK** and only when these are purchased prior to returning to the **UK**.
 - For transfers and transportation by ground or air ambulance for **you** or **your child** where their use is indicated and prescribed by a **consultant** and pre-approved by **Further**.
 - For services provided to a living donor during the process of removal of an organ or tissue to be transplanted to **you** or **your child**, arising from:
 - the investigation procedure for the location of potential donors;
 - hospital services provided to the donor, including accommodation in a hospital room, ward or section, meals, general nursing services, regular services provided by hospital staff, laboratory tests and use of equipment and other hospital facilities (excluding items for personal use which are not required during the process of removal of the organ or tissue to be transplanted);
 - **surgery** and medical services for the removal of a donor’s organ or tissue to be transplanted to **you** or **your child**.
 - For services and materials supplied for bone marrow cultures in connection with a tissue transplant to be applied to **you** or **your child**. Cover will only be provided for expenses incurred from the date of issue of the **Preliminary Medical Certificate**.
- ### Travel and accommodation expenses
- Expenses for travel, in economy class, to and from the agreed hospital for a covered medical procedure, and necessary accommodation, arranged by **us**, for:
 - **you** and a **travelling companion**;
 - **your child, you**, and another **travelling companion** (if it is **your child** that is receiving the treatment under the Global Treatment option);
 - a living donor (if applicable).
 - If **you, your child**, or a living donor dies whilst receiving treatment overseas, in connection with a covered illness or medical procedure, the costs relating to transporting the body home, as well as the minimum costs necessary for administrative formalities, embalmment and the coffin in which the body is transported back to the **UK**.
- ### Medication expenses in the UK
- **Medication** expenses to cover the cost of **medication** purchased in the **UK**, up to the lifetime limit of £50,000, following treatment of a covered illness or medical procedure paid for under the Global Treatment option, with duration of more than three nights of hospitalisation.

- Cover under the Global Treatment option for this **benefit** is only available on the following basis:
 - the **medication** has been recommended through **Further** by the international **consultant** that treated **you** or **your child**, as necessary for on-going treatment;
 - the **medication** recommended by the international **consultant** has been licensed and approved by the corresponding medical authority or agency in the **UK**, and its prescription and administration is regulated;
 - the **medication** is available for purchase in the **UK**;
 - the **medication** requires prescription by a **consultant** in the **UK**;
 - no single prescription exceeds a dose for consumption longer than two months.

Daily hospitalisation allowance

- A daily allowance will be paid to **you** for each day that **you** or **your child** are hospitalised outside of the **UK** in respect of treatment.
- The daily allowance will pay £100 for every day **you** or **your child** spend in hospital outside of the **territory** in respect of treatment arranged under the **preliminary medical certificate**, up to a maximum of 60 consecutive days for each successful claim made under the Global Treatment option under the **policy**.

7 What is not covered

We will not pay any claim for the following:

General exclusions

- Any treatment that is not **medically necessary**.
- Any medical expenses that are not within the maximum **benefit** entitlement limits.
- Any treatment that is not arranged by **Further** as a result of the claim process set out in the 'Making a claim' section of this document.
- Any medical expenses incurred within the **UK**.
- Any treatment for **your child** if the symptoms first arose, the underlying condition was first diagnosed or either parent received counselling or medical advice in relation to the condition before the **start date**, the legal adoption or legal guardianship of the **child**.

Medical procedures or expenses that are not covered

- Any live donor organ transplant that involve stem cells treatment.
- Any organ transplant when the transplant is conducted as a self-transplant.
- Any transplant when **you** or **your child** are a donor for a third-party, unless the recipient is insured under the Global Treatment option.
- The transplant made possible by the purchase of donor organs.
- Any **experimental treatment**.

- Any medical procedures needed as a result of AIDS (Acquired Immune Deficiency Syndrome), HIV (Human Immunodeficiency Virus) or any condition arising from them (including Kaposi's sarcoma), or any treatment for AIDS or HIV, with the exception of the HIV infection resulting from a blood transfusion, physical assault or an incident occurring during the course of performing duties of employment.
- Charges made for any treatment, service, supply or medical prescription for a disease for which the best treatment is an organ transplant.
- Any disease which has been caused by an organ transplant except where the disease in question is defined in this handbook as a covered illness or medical procedure. Complications directly associated with transplant **surgery** covered by the Global Treatment option occurring during **surgery** or post-**surgery** recovery outside of the **UK** will be covered as it will be considered a continuation of the transplant procedure.
- Any medical procedures in connection with or derived from **cosmetic surgery**.
- Expenses in connection with, or derived from, any diagnostic procedures, treatment, service, supply or medical prescription of any nature incurred in the **UK**, with the exception of the **medication** expenses covered in the **medication** expenses in the **UK** section.
- Any breakfast, meals and incidental costs incurred at the hotel. If **you** pay for an upgrade to **your** hotel accommodation **you** will bear the full cost of the upgrade.
- Initial diagnosis from a hospital and/or **consultant** outside of the **UK**.
- Travel arrangements which are not associated with travel from and to a permanent **UK** address.
- Expenses incurred before the issue of the **Preliminary Medical Certificate**.
- Expenses incurred by **you**, your **child** or **travelling companion** to obtain a passport to enable travel outside of the **UK**.
- Expenses incurred in a different hospital from the authorised hospital mentioned in the **Preliminary Medical Certificate**.
- Expenses incurred in respect of the following services are not covered, even where such services are required or necessary as a result of a covered illness or medical procedure:
 - confinement services;
 - home health care;
 - services provided in a convalescence centre or institution, hospice or old people's home.

Expenses that are not covered

- In relation to **medication** expenses covered in the **medication** expenses in the **UK** section, Global Treatment excludes the cost of **medication** which is funded by the NHS or that is covered by any other insurance policy held by **you**.

- Expenses incurred in the purchase (or hire) of any type of **prosthesis** that:
 - are not fully inserted into the body; and
 - are not required as a direct result of the damage to a structure made by the medical procedures arranged and paid for by this Global Treatment option.
- Expenses incurred in the purchase (or hire) of any type of:
 - orthopaedic appliances;
 - corsets;
 - bandages;
 - crutches;
 - artificial members or organs;
 - wigs (even where their use is considered necessary during chemotherapy treatment);
 - orthopaedic footwear;
 - trusses;
 - other similar equipment or items.
- Expenses incurred in the purchase or hire of:
 - wheelchairs;
 - special beds;
 - air conditioning appliances;
 - air cleaners;
 - and any other similar items or equipment.
- **Medication** which has not been dispensed by a licensed pharmacist or which are obtainable without a medical prescription.
- Charges made for the use of **alternative medicine**, even where specifically prescribed by a **consultant**.
- Charges for medical attention or confinement in cases of **cerebral syndrome**, senility or cerebral impairment, regardless of the status of their development.
- Interpreter’s fees, telephone and other charges in respect of items for personal use or which are not of a medical nature, or for any other service provided to relatives or **travelling companions**.
- Expenses incurred by **you, your child, or your** relatives or **travelling companions**, except those expressly covered.
- Expenses in respect of accommodation or transportation arranged by **you**, a **travelling companion** or a living donor.

8 Cancelling your Global Treatment option

Your right to cancellation

You can cancel **your** Global Treatment option at any time. Please write to **us** at the address shown below:

Aviva Individual Protection
 PO Box 569
 Bristol
 BS34 9FE.

If **we** are notified of **your** request to cancel within the 30 day cooling off period **we** will refund any premiums that **you** have paid to **us**.

If **you** wish to cancel **your** Global Treatment option at any other time, please write to **us** at the address shown above.

We will write to **you** to confirm the cancellation of the Global Treatment option.

Please note that outside of the initial 30 day cancellation period no refund of premiums will be due unless **you** have paid an annual premium and **you** cancel the Global Treatment option before the next premium is due, in which case, provided no claim has been made, **we** will give **you** a pro-rata refund.

Please note that this contract has no surrender value.

9 Making a claim

Reporting a claim

Global Treatment can be used at any time.

You do not have to be in claim on **your** Aviva Individual Protection policy to claim.

To make a claim, **you** can call us on 0345 030 8071 and select the option to start a Global Treatment claim.

Your call will be transferred to **Further**, who will evaluate and process **your** claim and provide **you** with any options for overseas treatment.

Further's claims line is open Monday to Friday 8.30am to 5pm.

If **you** make a claim, all medical certificates and results of medical examinations must be provided by medical practitioners. These practitioners must be resident and practising in one of these places: Andorra, Australia, Canada, the Channel Islands, the European Union, the Faroe Islands, Gibraltar, the Isle of Man, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Switzerland, the UK, USA or the Vatican City.

Indemnity period

A claim could still be made after **your** Aviva Individual Protection policy has ended in the following circumstances:

- If the policy ends as a result of a successful claim under **your** policy, **you** can claim under Global Treatment after the policy has ended (for a maximum of 36 months from the date of that earlier claim). To do this, the serious illness or medical procedure for which **you** are claiming under this Global Treatment option must be directly related to the earlier claim under **your** policy; or
- If **you** or **your child** have a serious illness or require a medical procedure and **you** have started a claim for overseas treatment, but the policy subsequently ends as a result of a successful claim under **your** policy, the claim under Global Treatment can continue for a maximum of 36 months from the date the policy has ended.

If one of the above indemnity periods applies, all other benefits under the policy will have stopped when the policy ended and **you** will not be required to pay premiums.

Provided treatment has commenced within 36 months of the policy ending as described above, **we** will cover the cost of any treatment **you** receive outside of the **UK** and the travel and accommodation expenses associated with that. However, **we** will not cover the cost of any medication expenses that are incurred in the **UK** once **you** or **your child** return to the **UK**.

Misrepresentation

When **you** make **your** claim **you** must not mislead **us**, or **Further**, by either giving false information or keeping relevant information from us in relation to any questions that **we**, or **Further**, ask **you**. If you do, **we** will end **your** Global Treatment option and **your** claim will be declined.

If **your** Global Treatment option and **your** Aviva Individual Protection cover should both have been declined at the outset, **we** have the right to cancel **your** Aviva Individual Protection cover and **your** Global Treatment option.

10 General information

Policy amendments

We may alter these terms for any of the following reasons:

- to respond, in a proportionate manner, to changes in:
 - the way we administer these type of options
 - technology or general practice in the life and pensions industry
 - taxation, law or the interpretation of the law, decisions or recommendations of an ombudsman, regulator or similar body, or any code of practice with which **we** intend to comply.
- to correct errors if it is fair and reasonable to do so.

If we think any alteration to these terms is to your advantage, **we** will make it immediately and tell **you** at a later date. We will also do this if the alteration is due to regulatory requirements.

If any alteration is to **your** disadvantage, we will aim to tell **you** in writing at least 60 days before we make it. However, external factors beyond **our** control may mean we have to give **you** less notice.

If **you** are not happy with any alteration we make to **your** policy, **you** can cancel it.

Communication

We will send any letters to **you** to the address **you** last gave. If **you** change address **you** must always write and tell **us**.

Please write to us at:
Aviva Individual Protection
PO Box 569
Bristol
BS34 9FE.

If **our** address changes, **we** will write to **you** with details of where **you** should write in the future.

Getting in touch

Aviva

Our helpline is always the first number to call if **you** need help or support or if **you** have any comments or complaints.



Please call **us** on 0345 600 3122.
Calls may be monitored and recorded.



Alternatively, **you** can write to **us** at:
Aviva Individual Protection
PO Box 569,
Bristol
BS34 9FE.

Making a complaint

If you've taken a product out with Aviva and are unhappy with the product or the service **you** received, **you** can contact us using the contact details above.

If you're not satisfied with our response, **you** may be able to take **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service can look at most complaints and is free to use. **You** don't have to accept their decision and will still have the right to take legal action.

Their contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

The Financial Ombudsman Service normally can't consider **your** complaint until you've received a final response from us. This doesn't affect your right to take legal proceedings.

Law

Your policy is governed by the law of England. Your contract will be in English and we will always write and speak to you in English.

The Financial Services Compensation Scheme (FSCS)

Compensation

The Financial Services Compensation Scheme ('FSCS') provides protection for consumers if an authorised firm becomes insolvent and is unable to meet its obligations. The amount of compensation to which **you** may be eligible depends on the firm declared in default, the type of product **you** have and the type of assets held within **your** product. In some circumstances, **you** may not be eligible for any compensation at all from the FSCS.

Please refer to **your** product specific literature for further information on the compensation limits which may apply to **you** or speak to **your** adviser.

Information on compensation arrangements can be found on the FSCS website. Please visit fscs.org.uk or call 0800 678 1100 or 0207 741 4100.


You can also contact The Financial Conduct Authority direct: register.fca.org.uk



Need this in a different format?

Please get in touch if you'd prefer this terms and conditions **(PT34001)** in large font, braille, or as audio.

How to contact us

 0345 600 3122

 Aviva Individual Protection, PO Box 569, Bristol, BS34 9FE

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