Gmail

Barry Chandler <barry.chandler@gmail.com>

Re:Complaint to Aviva HLX/PMI/0951629 (a second look?) was John Dye

Barry Chandler <barry.chandler@gmail.com> — Mon 6 Jul at 13:18
To: <HCQS@aviva.com>
Bcc: Barry Chandler (1) <BJC@techie.com>

Hi,

I find the response below unacceptable.

RJAH have said they deal with Aviva for private claims
Although these are normally settled directly.

I was misled by an Aviva telephone call when I said it was silly to go to Wrexham when RJAH can do the job more locally. They are experts at Hip & Knee and all ex-military needs.

There is confusion at RJAH between 'private' / 'insurance' / NHS services / 'self funding'.
I'm working on getting this resolved for future patients.

They are investigating an invoice for X Ray
*** prior to any decision to go private to escape NHS waiting lists.

To save taxi fares circa £40 the consultant Mr Karlakki has welcomed Phone call(s) for final sign off of the treatment.
It was successful, I rarely use sticks and crutches now for local to home walking.

Expect to update https://barryc.info/PMI/ when it is settled.

Living in Hope that Aviva will refund my costs of the operation.
(or prefer to waste years with appeal procedures.)

Kindest, Barry

On Thu, 25 Jun 2026 at 14:20, <HCQS@aviva.com> wrote:

> AVIVA
>
> **UK Health** Unit 1a Hampshire Corporate Park Templars Way Chandler's Ford Eastleigh Hampshire SO53 3RY
> aviva.com/health
>
> **Private and Confidential**
> Mr. B Chandler
> Sent via email: barry.chandler@gmail.com
>
> | | |
> |---|---|
> | Please Contact | John Dye |
> | Team Number | 0800 051 7501 |
> | Extension | |
> | Email Address | HCQS@aviva.com |

Complaint Reference: HLX/PMI/0951629
Please quote this number on all correspondence.

25 June 2026

Dear Mr. Chandler

Policy Number: 027JDT

I write in response to your correspondence received on 25 June 2026. Thank you for your correspondence, the contents of which have been noted.

With respect to you not receiving emails, as noted in my response to you, I have confirmed that the email address we have on file was used to send the communications. Regrettably, I am unable to provide any answers as to why you have not received them; however, I can confirm they were sent using the email address we hold on file.

With respect to your comments regarding Wrexham being further afield than Gobowen, your policy uses the Expert Select option. When this option is chosen, the use of our network provisions becomes mandatory; in this case, our Hip Network. The Hip Network forms part of the core cover on your policy. This means any claims being made for a hip condition would only be eligible if a network claim was in place. Your policy does not provide cover for you to see a specialist or attend a hospital for treatment that is not within the network agreement.

The Hip Network was developed with our customers' best interests in mind, as we understand minor conditions can escalate when treatment is difficult to access. Having access to specialists, treatment facilities and hospitals focused on delivering quality clinical solutions for you is important, which is why we have clinically curated our Hip Network through a rigorous procurement process. Our providers are independently validated through data from the Care Quality Commission, Healthcare Improvement Scotland and the National Joint Registry.

Hip issues can be complex, so the focus is on providers who deliver evidence-based care and who are driven by the clinical outcome data they share with us. We have built close working relationships with experts who meet our demanding quality standards and will guide you through your healthcare journey, from diagnosis to surgery and rehabilitation. With one call, we can direct you to the most relevant specialist. In addition, these providers are accountable for care for up to two years following a hip procedure.

Our trust in these carefully chosen experts allows you to benefit from no outpatient benefit limit impact or shortfalls. Once you have had your treatment, we will settle all eligible bills in full directly with the treatment provider. We trust this will give you peace of mind, allowing you to focus on your treatment and recovery without any financial worries or implications.

With respect to our emails showing as encrypted, this is carried out in line with our data protection obligations. If you subsequently forward the email correspondence without encrypting the email first, anyone you send it to will be able to view it.

With respect to your request to consult a director, this request is regrettably declined. If you remain dissatisfied with my response, you will need to refer your complaint to the Financial Ombudsman Service. Details of how to do so were provided in my initial response to you. Please note that you have six months from the date of that email to refer your complaint.

J Dye
Complaint Specialist - Health
Customer relations

For our joint protection telephone calls may be recorded and/or monitored.