

A man and a woman are walking a large, fluffy, light-colored dog on a grassy hill. The man is wearing a dark vest over a maroon sweater and blue jeans. The woman is wearing a brown puffer jacket over a white sweater and blue jeans. They are both smiling and holding hands. In the background, there is a town with houses and trees, and rolling hills under a clear sky. A large yellow circle is overlaid on the top left of the image.

**You're  
covered...**

make sure you  
stay that way

As a valued Personal Group policyholder, we want to **ensure your cover remains in place** and we **protect all the benefits you have earned**. Please read this leaflet carefully.

# Welcome

Dear Policyholder,

**We hope you are managing in these difficult times. Many of our policyholders are key workers who trust Personal Group to protect and support them, and we want to make sure we honour this trust.**



We're contacting our customers in this period of change to remind you of the benefits we provide and to offer help with any changes that may be affecting you. It's important to me that our policyholders know Personal Group will be there for you when you need us. We are covering COVID-19 on all our insurance plans and have made it as easy as possible for policyholders to make a claim. We are proud to protect our policyholders and their families when you need it most.

As an existing policyholder, you have built up value which would be lost if your policy is

cancelled. For example, you may have built up additional days of convalescence benefit if you hold a convalescence plan.

We've never increased your premiums for the cover you hold, so if your policy with Personal Group stops you may have to pay higher premiums for the same cover with another insurer, based on your current age and other factors.

Keeping your policy also gives you access to our market leading rewards and benefits app. The app will give you extra benefits like discounts at high street

retailers and cinema tickets but, most importantly free access to an online GP service 24 hours a day, 7 days a week and, don't forget, these benefits stay with you no matter where you work.

The Personal Group team and I look forward to continuing to protect you in the future.

With best wishes,

**Deborah Frost**  
Chief Executive, Personal Group

## What is happening and why?

**We have noticed a premium payment was not processed through payroll deduction. If this is due to changes in your employment circumstances, don't worry, we can help.**

There are options available to you which mean you can keep your cover, remain protected and keep the benefits you've earned.

**To ensure your cover does not end please contact us. Alternatively, we will call you on the number provided to discuss the options available to you.**

### What do I need to do next?



We're here to help. Please call or email to review your options:

01908 751 205\*

[keepmycover@personalgroup.com](mailto:keepmycover@personalgroup.com)



If you have already completed your Payment Safety Net (PSN) instructions and are happy with your current cover we will shortly confirm your new payment details with you. If you wish to amend your bank information or payment date please contact us.



\*calls to this number may be recorded for training and monitoring purposes.

# Keeping you protected

Your insurance from Personal Group helps protect you against the unexpected, whether this be providing financial support in the event of any overnight stays in hospital or paying into your estate should the worst happen.



## Hospital Plan

A cash benefit is paid for outpatient appointments, and importantly, for any overnight hospital stays – paying out from the very first night, allowing you to focus on what really matters.

- Cover available for you and your family (*partner and children*)
- Cover for up to 730 nights in hospital per claim
- Worldwide cover
- Includes a double payment for the first night of an overnight stay for any new condition
- Hospital outpatient benefit
- Pre-existing conditions covered immediately – conditions apply
- Simple and efficient claims process.



## Death Benefit Plan

Our flexible plan pays out a lump sum to the policyholder's estate in the event of death from any illness or injury, no matter what the cause. The benefit can help ease some of the financial strains that sometimes accompany a loss in the family.

- Cover available for you and your family (*partner and children*)
- A choice of benefit options
- Accidental death cover
- All causes of death covered
- Full cover for pre-existing conditions 12 months from policy start date
- Cover available for adults up to 70 years old.



## Convalescence Plan

You will receive a daily benefit while you convalesce following a successful claim on your Hospital Plan for inpatient treatment.

- Cover available from the first day of convalescence following hospital inpatient treatment
- You are immediately covered for up to seven days of convalescence
- Pre-existing conditions are covered immediately
- Pregnancy and childbirth are covered ten months from the start date of the employee policy
- For every six month claim free period, a further seven days is added to your entitlement (*up to a maximum of 91 days*)
- This plan is available if you are between the ages of 18 and 69 and have held a Personal Group Hospital Plan for at least three months and continue to hold a Hospital Plan.

The benefits, limitations and exclusions of your cover depend on the individual plan terms and conditions. Please refer to your policy documents for more information.

## How to make a claim

To get your claim underway simply:

- Visit [www.personalgroup.com](http://www.personalgroup.com)
- Click on the **Policyholder** section
- Complete the **online form**

Alternatively, contact our Customer Relations Team [crm@personalgroup.com](mailto:crm@personalgroup.com) and they will be happy to guide you through the process.

For any **other** information please email [info@personalgroup.com](mailto:info@personalgroup.com)

**All Personal Group plans are valid for claims related to COVID-19.**

# Extra benefits for policyholders

At Personal Group we believe in giving you more. Keeping your cover not only gives you everyday peace of mind but access to a great range of extra benefits at your fingertips, via our app.



## Welcome

- Access your policy documents and easily make a claim online.



## Everyday discounts

- Helping your money go further with a variety of everyday discounts available when and where you want them. These include groceries, fashion, travel, utilities, cinema, and days out.



## Free Online GP Service

- Consultations available 24 hours a day, 7 days a week via video or phone, giving you convenient access from wherever you are in the world. Have a simple query? You can send the GP a short message.



## Wellbeing

- Access to regular reports, hints and tips to help support your entire wellbeing.

Personal Group is a trading style of Personal Group Holdings PLC, registered office address: John Ormond House, 899 Silbury Boulevard, Milton Keynes, MK9 3XL. Registered in England and Wales, company registration number: 3194991.

The Personal Group Hospital Plan and Personal Group Convalescence Plan are underwritten by Personal Assurance Plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services register number: 202682. The Personal Group Death Benefit Plan is underwritten by Personal Assurance (Guernsey) Limited, which is regulated by the Guernsey Financial Services Commission (GFSC Reference: 2263565). Personal Assurance Services Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution, financial services register number: 303200. Personal Group Benefits Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution, financial services register number: 303656.

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HM Government  
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