

You're in safe hands...

let's make sure it stays that way

Changes in your employment circumstances shouldn't mean you have to lose your cover. As a valued Personal Group policyholder, we want to make sure you stay protected and keep the benefits you have earned - now more than ever. Here's how.

Did you know?

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

Everyday, everywhere peace of mind

If you are moving jobs, changing employment contracts or sadly being made redundant the good news is your cover with Personal Group doesn't have to end. By switching your policy to Direct Debit payments, you can keep your cover, stay protected and maintain your policyholder benefits.

Extra benefits for you

As a Personal Group policyholder, you also have access to extra benefits including:

- Stayhapi, our policyholder rewards and benefits app, which gives you access to discounts from 100's of high street retailers - saving you money as you spend.
- A free of charge online GP service available 24 hours a day 7 days a week.
- Easy access to your policy information through stayhapi as well as other health and wellbeing support and advice.

We reserve the right to amend, remove or replace benefits.

Switching to Direct Debit is easy

We don't believe in making things difficult. We will call you shortly to talk through your policy options and switch you over to Direct Debit. If you have subscribed to our Keep My Cover (Payment Safety Net) service we will automatically move your payments but will still call you to confirm the start date.

If you wish to switch sooner simply call us and we will do the rest:

01908 751200*

Frequently asked questions

What if I do not switch to Direct Debit payments?

If you do not switch to Direct Debit payments your Personal Group policies will cease and you will lose your current cover and accrued benefits (such as additional convalescence entitlements).

Will the cost of my policy change with Direct Debit?

All Direct Debits are monthly, meaning the amount you pay may be different to your usual salary deduction amount. Don't worry, your cover remains at your current annualised premium rate so you will not be paying any extra.

What if I cancel now and take out another policy in the future?

You may have held your plan for several years with no premium increase. If your policy ceases and you take out a future policy with Personal Group (or another provider), you may find you have to pay more for the same level of cover based on your current age.

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.

**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.

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 from 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.

To make a claim or discuss any issues with your policy(s) please:

Visit www.personalgroup.com and click on the **Policyholder** section.

Alternatively email our Customer Relations Team via crm@personalgroup.com who will guide you through the process and send you a claim form.

For any other information please email info@personalgroup.com

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 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 for insurance distribution (under firm reference number: 202682). The Personal Group Death Benefit Plan is underwritten by Personal Assurance (Guernsey) Limited which is authorised and regulated by the Guernsey Financial Services Commission for insurance distribution, under GFSC reference: 2263565. Personal Group Benefits Limited (FRN: 303656) and Personal Assurance Services Limited (FRN: 303200) sell the Plans and are authorised and regulated by the Financial Conduct Authority for insurance distribution. All companies together with Personal Group Limited are subsidiaries of Personal Group Holdings Plc.

To add any additional cover for you or your loved ones please contact:

01908 751200*

*Calls to this number may be recorded