



## **Simple, Accessible Employee Insurance**

At no cost to you, the employer.



# Show you care at no cost to you

Give your employees and their families peace of mind by offering accessible insurance cover, that's typically out of reach, at no cost to the business - no medicals needed, and pre-existing conditions included. It's a simple, powerful way to show you value their wellbeing.

This kind of benefit not only provides cover, but it also builds trust, fosters loyalty and strengthens your reputation as a great place to work.

*“ Personal Group's plans give our people access to a financial safety net. It's simple for us to run and our employees can protect themselves. ”*

**Natalie Dangerfield**  
Senior HR Manager, HICA Group



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**Did you know**

We assess 98% of claims **within 48 hours**

## Why employee insurance matters

Life is unpredictable. Our insurance plans offer a safety net for your employees, so their families have one less worry in tough times. It's practical, personal support that enhances your culture and employee experience.



**A personal face-to-face approach**



**We work when you work, including night shifts**



**Quick and simple online claims process**



**No medical or health questionnaire required**



**Covers pre-existing conditions\***



**Complimentary 24/7 access to OnlineGP**

**£8.5 million**

claims paid to our policyholders in 2024

**145,000+**

face-to-face conversations with employees in 2024

\*The benefits, limitations and exclusions of cover depends on the cover chosen and individual plan terms and conditions. Please refer to your own plan for specific details.





## Hospital Plan

Our Hospital Plan offers a fixed sum payment for outpatient appointments, day surgery and for overnight stays in hospital. Paying out from the first night, the plan enables them to focus on what really matters – feeling better.

### What's included

- Receive a double payment for the first night of hospital inpatient stay for every new claim made
- Claim for two outpatient appointment visits per calendar year
- Up to 730 overnight stays can be claimed for each ongoing claim
- Pre-existing conditions, pregnancy and childbirth are covered immediately\*
- Cover for all illnesses, accidents and sports injuries
- You're covered anywhere in the world
- Cover available for you, your partner, and children

***“ Recently spent some unexpected time in hospital and submitted my claim when home on Thursday. Received acknowledgement immediately. Three working days later the money appeared in my bank account. Peace of mind as I can now relax and recover with my bills covered. ”***

\*The benefits, limitations and exclusions of cover depends on the cover chosen and individual plan terms and conditions. Please refer to your own plan for specific details.

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## Death Plan

A loss in the family is never easy. Our plan pays out a lump sum in the event of death from any illness or injury, no matter what the cause.

### What's included

- Fast and simple payout which can help towards funeral costs
- Receive double pay out for accidental death
- Death from pre-existing conditions covered after 12 months
- Terminal illness cover – the benefit is paid to the policyholder if they are diagnosed with a terminal illness and have a life expectancy of 12 months or less
- You're covered anywhere in the world
- Cover available for you, your partner, and children
- Child cover available from the age of 30 days up until their 18th birthday.

*“ I took hospital and death plan out as I think they are very beneficial for peace of mind and to pay for my funeral when I die. No stress for the family. No medical checks either. Very easy. ”*



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## Recovery Plan

Your employee will receive a payment while they are signed off sick, following a successful claim on their Hospital Plan for inpatient treatment or day patient surgery. This plan is available if they have a Personal Group Hospital Plan.

### What's included

- Cover available from the first day following inpatient hospital treatment or day patient surgery for up to 7 days, where they've been signed off by a doctor.
- Covers all illnesses and accidents
- Pre-existing conditions, pregnancy and childbirth are covered immediately, subject to a successful claim being made under your Personal Group Hospital Plan.
- For every 12 months claim free period, we'll add a further 7 days to your claims entitlement (up to a maximum of 91 days)
- Covered in Europe, USA, Canada, Australia and New Zealand.

***“ I've been admitted to hospital 3 times since February and been signed off work after to recover. After 14 year's of being with personal group I made my first claim and had no problems with it. Well done to PG, thank you. ”***

# Trusted by **over 100,000 workers**



*“ The service Midlands’ Freight received was well organised and well received. Their intentions were clear, they weren’t pushy, they were full of information and helpful tips – and we are really pleased with your service. We have a tough crowd here and a remote workforce who are hard to engage and difficult to pin down – you combatted this well, built trust with a wealth of knowledge and we appreciate the support. ”*

**Mark Jobling**, Senior Manager, UK Freight (Midlands) DHL



*“ The visit was very much appreciated by our employees at the Tyneside Plant – the team covered all shifts which was a great commitment and received very positive feedback. The sharing of the detail and explanation of what is offered in ‘my bundle’ helps engage with our employees and had undoubtedly had an impact on morale. The feedback was, that people were grateful for the ‘face to face’ opportunity to ask relevant questions about the offers available to them. A huge thank you from myself and my team. ”*

**Roger Guy**, Plant Manager, Tyneside, Royal Mail Group



*“ With Personal Group’s impressive 95% claim payout rate, our employees feel confident that they’ll be supported when they need it. Since the pandemic, people are more aware than ever of the importance of having insurance that covers them for life’s unexpected costs. Personal Group’s cash plans have become a trusted resource for our team, providing them with real, everyday security that they know they can rely on. It’s something we’re proud to offer our workforce. ”*

**Frank Kenwright**, Head of Payroll, Merseyrail





**Personal Management Solutions Ltd**

John Ormond House, 899 Silbury Boulevard,  
Central Milton Keynes, MK9 3XL

**T: 01908 605 000**

**E: [engagement.hapi.co.uk/peace-of-mind-insurance](https://engagement.hapi.co.uk/peace-of-mind-insurance)**

**W: [letschat@personalgroup.com](mailto:letschat@personalgroup.com)**

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