



Inspire INSURANCE

Inspire Insurance Services are a leading provider of Group Protection Policies throughout the UK & Ireland.

Our bespoke range of solutions to Health and Protection Insurance allows us to create a package that truly gives our clients peace of mind.

Inspire Insurance Services

Your health is your greatest asset. As a business owner, you cannot afford for your health to threaten the success of your business, which makes year-round, thorough healthcare a business necessity. Unfortunately, the overburdened NHS is often restricted from providing comprehensive patient care. As healthcare needs have continued to grow and evolve, the NHS has been slow to adapt. This has created protracted waiting lists for vital procedures. For this reason, both individuals and businesses have turned to Private Medical Insurance (PMI) to satisfy their health and wellness needs.



What is PMI?

PMI provides individuals with a greater degree of flexibility in their care and treatment. With PMI, individuals have quicker access to treatments and a wider selection of care environments, specialists and treatment facilities. This type of insurance is capable of supplementing the services and care that the NHS provides, which can benefit both individuals and businesses. Depending on whether you are purchasing medical insurance as an individual or a business, there are a number of PMI schemes available to suit your needs.

What Does PMI Cover?

The purpose of PMI is to provide the policyholder with a method to pay for the customised treatment of short-term, curable conditions.

PMI policies can provide cover for:

- Inpatient hospital charges
- Inpatient specialists' fees
- Outpatient charges
- Extended Cancer Cover
- Cash benefits, if the received treatment is free of charge under the NHS
- Private ambulance
- Physiotherapy

This list is not comprehensive, but highlights some of the most common treatments and services that are covered.



Group Critical Illness

Designed to provide financial support for your employees when they are diagnosed with a critical illness or undergo an operation covered by the policy.

By providing a Group Critical Illness benefit to your workforce, it can help show that you care about your employees and their welfare. Group Critical Illness cover can provide employees with a lump sum to spend on anything they need; paying bills, to complete any alterations to their home that need to be made as a result of their illness, or that will help with their recovery. The last thing anyone wants when they are ill is additional financial worries.



Group Income Protection

Offering financial support for employees during injury or illness, including rehabilitation support to either keep them in work or get them back into the workplace as quickly as possible.

Whenever one of your employees is absent due to long-term illness or injury, it's a strain for them and for you.

That's when a Group Income Protection policy can really help. A Group Income Protection provides financial and practical support for your employees, and could help your business too.

With a Group Income Protection scheme in place, your employees can receive a regular income while rehabilitation services could help speed up their return to work.

“23.3 million working days were lost in 2014/15 due to work-related ill health and 4.1 million due to workplace injury.” HSE website.



Group Life

Financial and emotional support for your employees' dependants, at a time when it's needed most.

Group Life cover helps you deal with one of the most difficult situations to happen in your workplace. It can be a time that's highly charged with emotion and there are unexpected considerations for everyone involved. With Group Life cover in place, financial support is provided to your employees' loved ones as well as practical bereavement support at a time when they need it the most.

Group Personal Accident

This cover may include insured events which have occurred at any time and in any place in the world, during activities performed by the Insured Persons both in their private and working lives. We can arrange cover for events not only related to the workplace, but also the commute to and from work.

"7.4 days lost per employee per year in the UK due to absence on average... Sick absence can cost £600 per employee per year."

CIPD Absence Management Survey, 2014



Key Person Cover

The absence or loss of a key employee in your business could have a major impact. The business could suffer badly, with sales and profits falling and increased amounts of work and pressure for the remaining staff.

Key Person Protection is designed to pay out a lump sum on the death of the insured key person, during the length of the policy. It can significantly help the business to recover. The proceeds can be used to help replace lost profit or finding and hiring a replacement.

Engagement / Rewards

- Money off things that are good for you - like health checks and stop smoking programmes
- The opportunity to reduce your protection premiums every year with Premium Discounts on your Plan
- Up to 50% off monthly gym fees
- The more you look after your health, the bigger your rewards
- Active rewards - some rewards are regular weekly treats that you can unlock by getting active every week



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Business Travel

- Aims to provide peace of mind for important business trips
- Valuable business equipment can be covered for loss or theft
- Employees have medical and financial protection on business trips, up to certain limits
- Option to add holiday insurance for employees and their family

Cash Plans

A flexible cashback product that helps your employees with everyday healthcare costs, such as dental treatment and GP prescriptions.

Providing this benefit for your employees could help improve morale and help you retain more staff. Plus, it puts money straight back in their pockets!



Contact Us

We hope the enclosed is of interest to you. Should you wish to discuss further we are available Monday to Friday between the hours of 9am - 5pm

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