

# My PMI



With four levels to choose from, it's designed to fit around every client's lifestyle, needs and budget.



**A solution for older clients:** New clients accepted up to age 85 on all underwriting types.



We don't penalise smoking, BMI, hypertension or cholesterol as long as its stable, well controlled and with no other underlying heart disease.



**5 Year Guarantee:** We won't look at a customer's claims history for 5 years, no matter how many claims they make.



**Common sense underwriting:** We don't load for CPME business and only go back two years for medical history on CPME. Where possible we place temporary exclusions which can be reviewed to remain relevant and fair. Clients' historic exclusions can be reviewed to ensure they remain appropriate, this includes at point of application.



**Fair pricing:** New clients' premiums aren't rated based on their claims history or underwriting type. Our premium won't change whether it's Moratorium, CPME or FMU. We don't load on joining for pre-existing medical conditions.



**Option for group leavers:** Clients with MHD underwriting are accepted on CPME terms and pricing.



We pay 60% initial commission on receipt of business which is amongst the highest rate in the market.

# Our four levels of cover

## LEVEL 1

**Level One** is all about quick diagnosis and treatment of the most commonly-claimed treatments. Typically, the cheapest of our four levels, and offers access to private GPs and consultants, scans, tests and therapies, plus a few minor operations.

## LEVEL 2

**Level Two** pays an allowance towards scans and tests, but focuses on more expensive treatments, typically for cancer and operations (known as day-patient or in-patient treatment). Ideal if out-patient treatment isn't your priority and/or you're happy to pay for this element yourself.

## LEVEL 3

**Level Three** has the same out-patient diagnostic and treatment cover as Level One, limited to £2,000 or £5,000 each year, plus up to £1 million a year in- and day-patient cover for operations and cancer treatments.

## LEVEL 4

**Level Four** has the same benefits as Level Three, but with no overall monetary limits for out- or in-patient treatment. It also has a few additional benefits, with stem cell and bone marrow treatments permitted for cancer, and some value-added benefits such as health checks and taxi fares.



Call 0333 014 6244



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4.5 - Excellent

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