



CoverBreak
by Groupama Healthcare



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Does your client want to cancel their group private medical insurance (PMI) scheme due to short term financial constraints?

Do you want to protect your client from the long-term impact of being medically underwritten when they buy PMI again?

The answer is CoverBreak, a new concept from Groupama Healthcare, designed to help you and your clients through difficult times:

- Stops the normal rules of PMI getting in the way of economic realities.
- Secures your client's past investment in PMI by protecting their employees' existing underwriting terms whilst temporarily easing the cost burden.
- Low cost and simple.
- Innovative.

How does CoverBreak by Groupama Healthcare work?

CoverBreak is an innovative product by Groupama Healthcare that allows a company to suspend cover for their group PMI scheme for a period of 12 or 24 months.

At the end of the CoverBreak period, the company has the opportunity to restart their group PMI scheme with Groupama Healthcare, without further personal medical underwriting.

When PMI cover is reinstated, all individuals will be subject to a 12-month waiting period on any medical condition experienced during the CoverBreak period.


Step 1 – Contact us as if for a standard PMI quotation with the current scheme history. Just tell us that your client wants a quotation for CoverBreak.

Step 2 – We will assess the risk and consider a quotation based on the information supplied to us.

Step 3 – To proceed with CoverBreak, we will need a completed company application form, current membership certificates for all members if transferring to us from another insurer and payment of the CoverBreak charge.

Step 4 – Once we have received all the required documents, we will confirm to you that the CoverBreak contract is in place for the next 12 months.





During the CoverBreak period, there are some key points that your client (and their employees) should be aware of.

- No employee or dependant will have any insurance cover during this time. This includes additional services such as travel insurance, telephone counselling and CityGP.
- If an employee or dependant is receiving private treatment before the start of the CoverBreak period, they must make alternative arrangements such as transferring to the NHS or self-funding the treatment.
- We will not make any changes to the membership list which will be frozen until the end of the CoverBreak period.
- An employee who leaves the company during the CoverBreak period will not be offered group leaver continuation terms.
- An employee who joins the company during the CoverBreak period cannot join the group PMI scheme until the end of the CoverBreak period and only if the company reinstates their group PMI scheme with us.

At the end of the CoverBreak period, we will contact you to offer your client the opportunity to reinstate their group PMI cover with us. You will be sent a quotation based on the membership listing declared at the start of the CoverBreak period using our current rates.

If your client decides to proceed with the group PMI scheme, there are a few things you must do.

- Complete a company application form to confirm the transfer from CoverBreak.
- Update the membership listing by letting us know which members have left and whether any new members have joined the company. These changes will take effect from the date the group PMI scheme reinstates.
- Send us the application forms for any new members so we can add them to the group PMI scheme. Full medical or new moratorium underwriting will apply which means previous or current medical conditions will not be covered.

Once the full group PMI cover is reinstated, all employees will receive a membership certificate and full information about their insurance cover with us.

Important note

All employees' and their dependants' previous underwriting terms will be protected and will carry over from the previous insurance contract. They will not be asked to complete a new application form.

However, we will impose a temporary 12-month waiting period on claims for a medical condition where the employee or dependant has received medical advice, treatment or medication for, or has experienced symptoms of, that medical condition during the CoverBreak period.

In addition, any employee who was previously insured on a moratorium basis will retain the same moratorium terms and any unexpired period of the moratorium will be applied to any subsequent claims.

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