



PHS Easter 2010 Newsletter



Spring Savings!

Best Wishes for the Holiday's

Geoff and his team at PHS wish you a happy and relaxed Easter.

Our theme this quarter covers the all important critical illnesses cover available from all our major providers. We have many examples of successful claims when the unexpected happens. Business clients are perhaps more vulnerable in the event of a severe illness - the tax free sum supports the cash flow to cover additional costs during the sickness period..

*Please call Geoff on
0800 169 2419 for a free review*

**No fees or charges for our services.
PHS the healthcare People.**

We have strong links with the Spire Hospital Group throughout the North-West

Phone a Friend!!

Refer a friend who completes business with us and receive £50.00!

Feel free to pass on our newsletter to your family and friends and remind them to use your name when they contact PHS.

Buildings and Contents Review

We continue to save clients substantial monthly premiums as competition in this sector increases.

Call us for a quote

News from PHS

- Refurbishment at Spire Murrayfield Hospital Wirral.
- AXA have hugely improved their PMI cover. Also, BUPA continues to offer the most extensive PMI cover for cancer in the industry.
- Life Insurance Premiums continue to fall. We are happy to review your current cover to provide savings.
- We now use an new insurance company, Chartis, who offer numerous healthcare schemes including the 'Well Woman Plan'.
- PHS still provide extensive choice in reviewing cover for buildings and contents.
- Pioneer offers an excellent plan called 'Bills & Things' in the unfortunate event of being unable to work due to sickness or accident. This covers you up to £1000 per month over a maximum of 2 years.

Successful Critical Illness Claim

A small local company were recommended 4 years ago to arrange the Keyman life and critical illness cover for the board. The managing director aged 36 had a heart attack while playing football. The policy paid £250K to the company which allowed the director to take time off and a stand-in director was paid for from these funds. The company was stable throughout his absence, without the problems caused by the prolonged absence of a key person.