theright DA club

theright mortgage & protection network

theright PMI & healthcare

WELCOME

PRIVATE MEDICAL INSURANCE SUMMIT

Thrive Today. Prepare for Tomorrow.

#PMISummit2026

TRUST.
RESPECT.
PARTNERSHIP.
OPPORTUNITY



Please ensure that your mobile phone is switched to silent



There are no planned fire drills today so if you hear a fire alarm, please exit the building following the Fire Exit signs

AGENDA

10:30am – 11:00am
Breakfast & Registration

11:00am – 11:20am
Welcome: Amy Wilson, Propositions Director, The Right Mortgage

11:20am - 11:45am
Keynote Presentation: Brown&Brown

11:50am – 12:25pm
Roundtable sessions: Benenden, Bupa, Score (formerly Acre), The Exeter, WPA

12:25pm - 12:50pm
Keynote Presentation: April International

12:50pm - 13:10pm
Training Session: Keith White, Regulatory Trainer, The Right Mortgage

13:10pm - 13:50pm
Lunch and Browse Exhibitor Stands

13:50pm - 14:15pm
Keynote Presentation: Vitality

14:20pm – 15:15pm
Roundtable sessions: Benenden, Bupa, Score (formerly Acre), The Exeter, WPA

15:15pm
Event close by Amy Wilson, Propositions Director, The Right Mortgage

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We hope you enjoy the day!

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Thank You

TRUST.

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11:20am - 11:45am

Keynote Presentation:

Brown&Brown

#PMISummit2026

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Brown & Brown

The Right Mortgage

Cyber Insurance – What it is and how it helps.



Presented By:
Marc Rocker

Brown & Brown Insurance Brokers (UK) Limited.

According to Government figures 43% of UK businesses experienced a cyber breach or attack – UK Government Cyber Security Breaches Survey 2025.

https://www.gov.uk/government/statistics/cyber-security-breaches-survey-2025/cyber-security-breaches-survey-2025

Aviva's UK business research found that businesses were 67% more likely to experience a cyber incident than a physical theft. The same research found businesses were almost five times more likely to experience a cyber attack than a fire

https://www.aviva.com/newsroom/news-and-research-overview/news-releases/2023/12/One-in-five-businesses-have-been-victims-of-cyber-attack-in-the-last-year/

Cyber Resilience

INCLUDES (BUT NOT LIMITED TO)

- Good Security
- Backups
- Patching cadence
- Employee Training
- Business continuity planning

- Insurance

- “Good”, includes all of the above

Insurance should <u>not</u> replace good practices, it is part of the overall resilience plan and is there for when all else fails



What is Cyber Insurance?

UNDERSTANDING THE DIFFERENCE

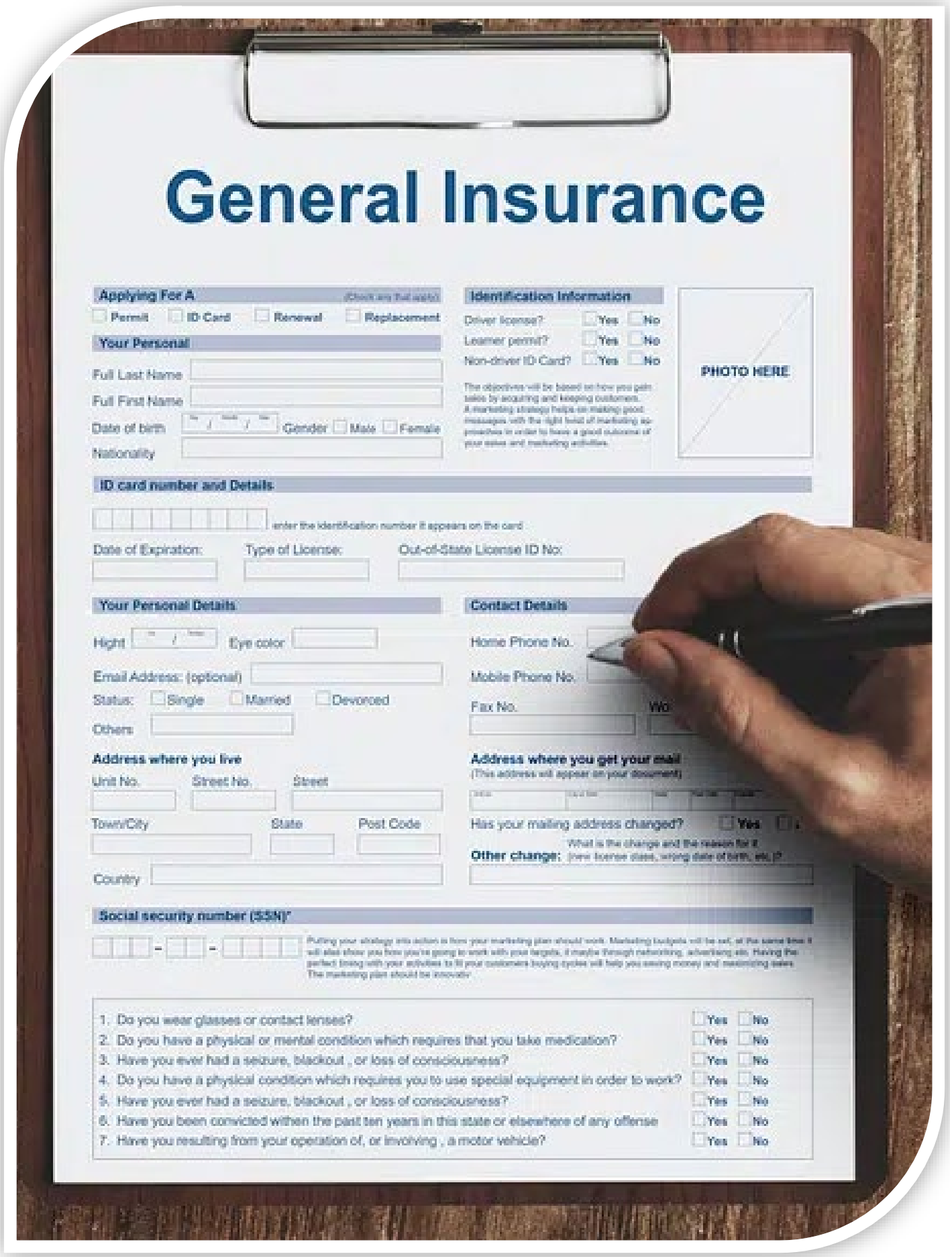
Insurance typically provides a financial response to a given event happening.

EG – Fire / Flood / Theft / Damage

Upon one of the insured events happening

- Submit estimates for repair
- Gain approval / Authorize repairs
- Submit invoice for works
- Receive payment

Is this good enough for a cyber incident?



What is Cyber Insurance?

UNDERSTANDING THE DIFFERENCE

Cyber should do

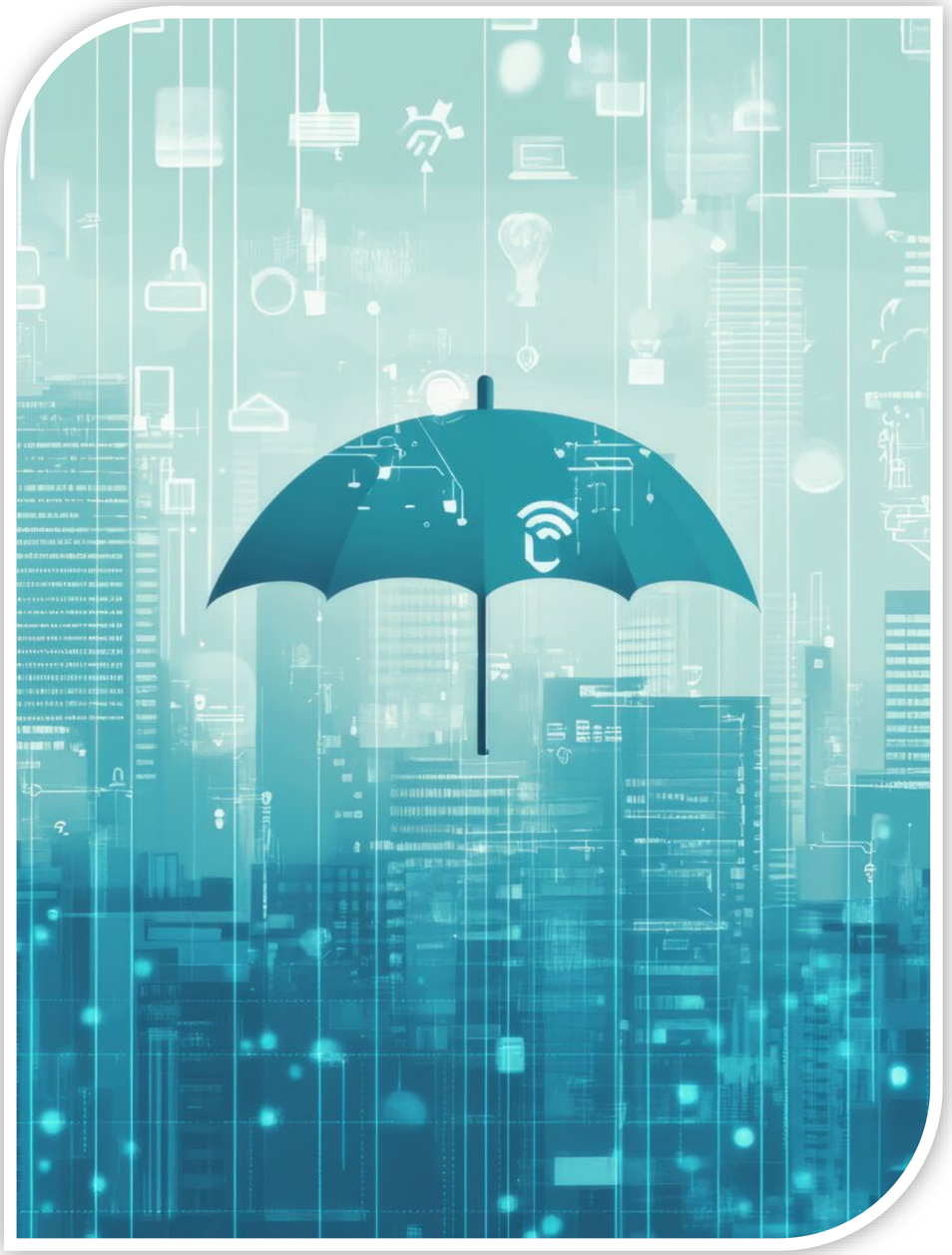
None of the above! What it does do is……

Starts working immediately to protect you with various tools and scans running in the background.

Provide immediate access to specialist services

- Incident Response Manager
- Legal Services
- PR Consultants
- Forensic Computer Specialists
- Forensic Accountants
- Ransom Negotiators

Think of it as your “999” call for cyber incidents



What is Cyber Insurance?

UNDERSTANDING THE DIFFERENCE

It is designed to give you everything you need to recover your business.

In addition to the services, it will also pay –

- Ransom Demands
- Credit Monitoring Costs
- Fines & Penalties (where legally permitted)
- Third Party Payments
- Invoice Fraud
- Business Interruption

Cover is deliberately designed to be wide ranging



Impact

NOT JUST THE COST TO RESOLVE

Travelex – Ceased trading in August 2020 – 8 Months after suffering an incident.

Jaguar Land Rover – Circa 4,000 redundancies a year after an incident which is one of the contributing factors. Cost of Incident reported to be £260m. Profits dropped from £2.6bn to £14m.

Marks & Spencers – Cost of Incident reported to be around £450m. Drop of 7% in share value, so approximately £700m. Currently still 6% below pre incident value.

The long term impact is often the most underestimated element of a cyber incident.



Brown & Brown

OUR APPROACH

- Panel of leading specialist cyber insurers.
- Not all policies are equal – Some wordings talk about insurers paying for services rather than the provision of services.
- Prioritise usage of policies that do not have Conditions or Warranties that could cause claims not to be covered.
- Our panel provides various Risk Management tools within the cost of the policy.
- Products vetted to ensure that you have suitable cover and that we keep pace with change.
- Cyber insurance expertise available within our business.
- BIBA Accredited Cyber Insurance Broker.

We have already done the work, so that you do not have to



11:50am – 12:25pm

Roundtable sessions: Benenden, Bupa, Score (formerly Acre), The Exeter, WPA

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12:25pm - 12:50pm

Keynote Presentation:

April International

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Thrive Today.
Prepare for Tomorrow.

THE RIGHT MORTGAGE

PMI SUMMIT 2026



April International

Let’s Recap

What is International PMI?

UK DOMESTIC – V - IPMI



PREPARING FOR TOMORROW

Choosing iPMI at the right time

When is the right time to switch and could we ever leave it too late?

We plan for managing our wealth in later years but what about health?

What should families be considering when planning for the future?

What should companies be considering?



april International

PREPARING FOR TOMORROW

Choosing iPMI for families at the right time…

- Are you happy with your current arrangement?
- Are you planning to travel or relocate?
- Are you planning to extend your family?
- Do you have children approaching university age?
- Where are family members likely to live in future years?
- Do any members have ongoing chronic conditions requiring management?
- Do you have a contingency plan if a member of the family falls ill?
- What tools we have for managing an emergency situation or serious illness overseas?



April International

PREPARING FOR TOMORROW

Choosing iPMI for business at the right time

- Are employees happy with the current arrangement?
- How is this particular industry sector reacting?
- What is the average age of staff and what stages of life are they at?
- Do we plan to extend overseas?
- Will we send employees overseas?
- Do we employee overseas staff here in the UK with varying expectations?
- Are our annual increases as expected or could they be managed better?
- Could we qualify for better underwriting terms? (MHD)
- How many policies do we currently have that could be covered by IPMI? Travel, dental, health



Holiday Home, retiring or buying abroad

COMMON SCENARIOS

Holiday home or Retiring abroad; *when to buy?*

- *Max 90 days in EU without Visa*
- *Pre-existing conditions restrictions*
- *Age restrictions*
- *Unexpected high cost of IPMI in senior years*



Domestic PMI & Travel Insurance

COMMON SCENARIO:

I have Travel Insurance; if I'm hospitalised it will cover emergencies – then I'll go home to continue treatment

- *Max days overseas*
- *Poor local facilities*
- *Payment upfront*
- *Risk of short fall in costs*
- *Disruption to trip*
- *No aftercare (physio, follow ups etc)*



Working, studying or travelling overseas



COMMON SCENARIOS

- Working abroad temporarily; *what do I need?*
- *Going to study overseas*
- *Pre-existing conditions*
- *Travelling / backpacking*
- *Visa Requirements*

HOW APRIL CAN HELP

CASE STUDY

FAMILY BETWEEN UK AND FRANCE

A British family living in the UK have a holiday home in France

They travel to France for 3 months in 2026

In 2027 they plan to split their time between UK and France 50/50 before moving to France full-time in 2028

They have a UK private medical insurance with all pre-existing conditions covered

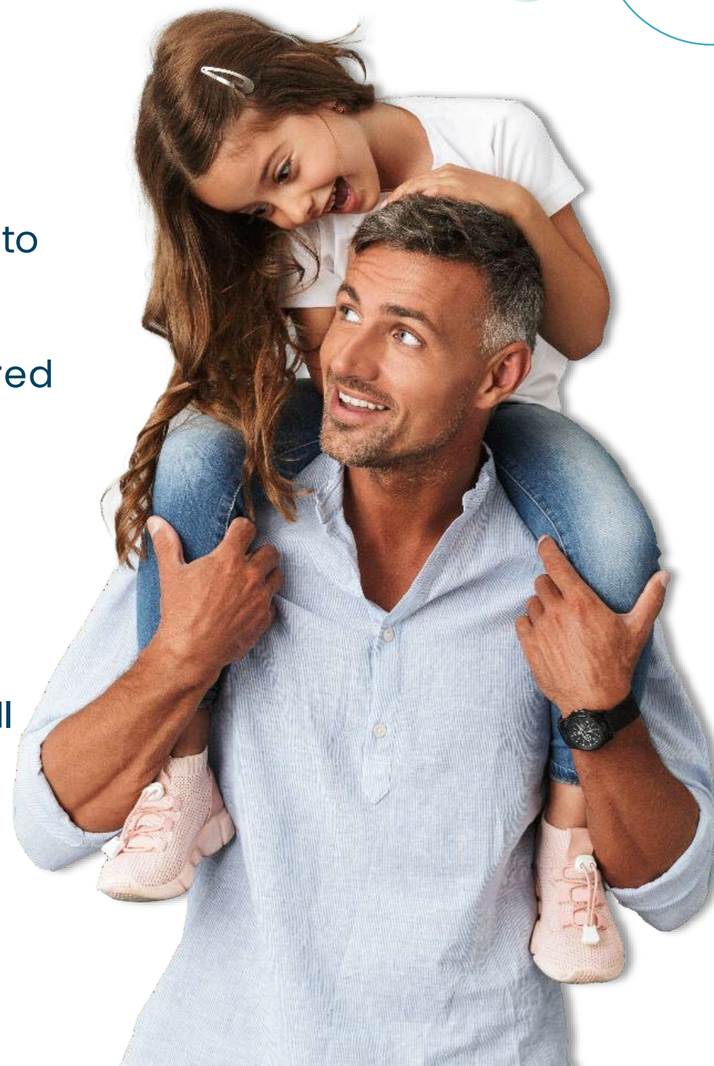
HOW APRIL INTERNATIONAL ASSISTED

Discussed how our policy can cover the family in the UK and France comprehensively

Underwriting; continuity of cover in switching from domestic to international PMI

Maternity; waived wait period from UK domestic policy

Network; access to the best private healthcare facilities at home and abroad



april International

International Private Medical Insurance

OUR RANGE OF SOLUTIONS

Individual

Individuals & Families

High-net-worth

Digital Nomads / Freelancers

International Students

Short-Term Assignments



Corporate

Micro and SMEs

Large companies

NGOs and International Organisations

Diplomatic personnel

Schools and colleges



april International

SUMMARY

Ask the questions

Have the conversations

Challenge clients to think ahead

CONTACT US

Amanda Barrett – Senior Business Development Manager

Amanda.Barrett@april.com

+44 (0) 77 7606 5328



12:50pm - 13:10pm

Training Session: Keith White, Regulatory Trainer, The Right Mortgage

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"More than just cover"

It's about you and the conversations you have.

TRUST. RESPECT. PARTNERSHIP. OPPORTUNITY.

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Consumer Duty

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Common Language

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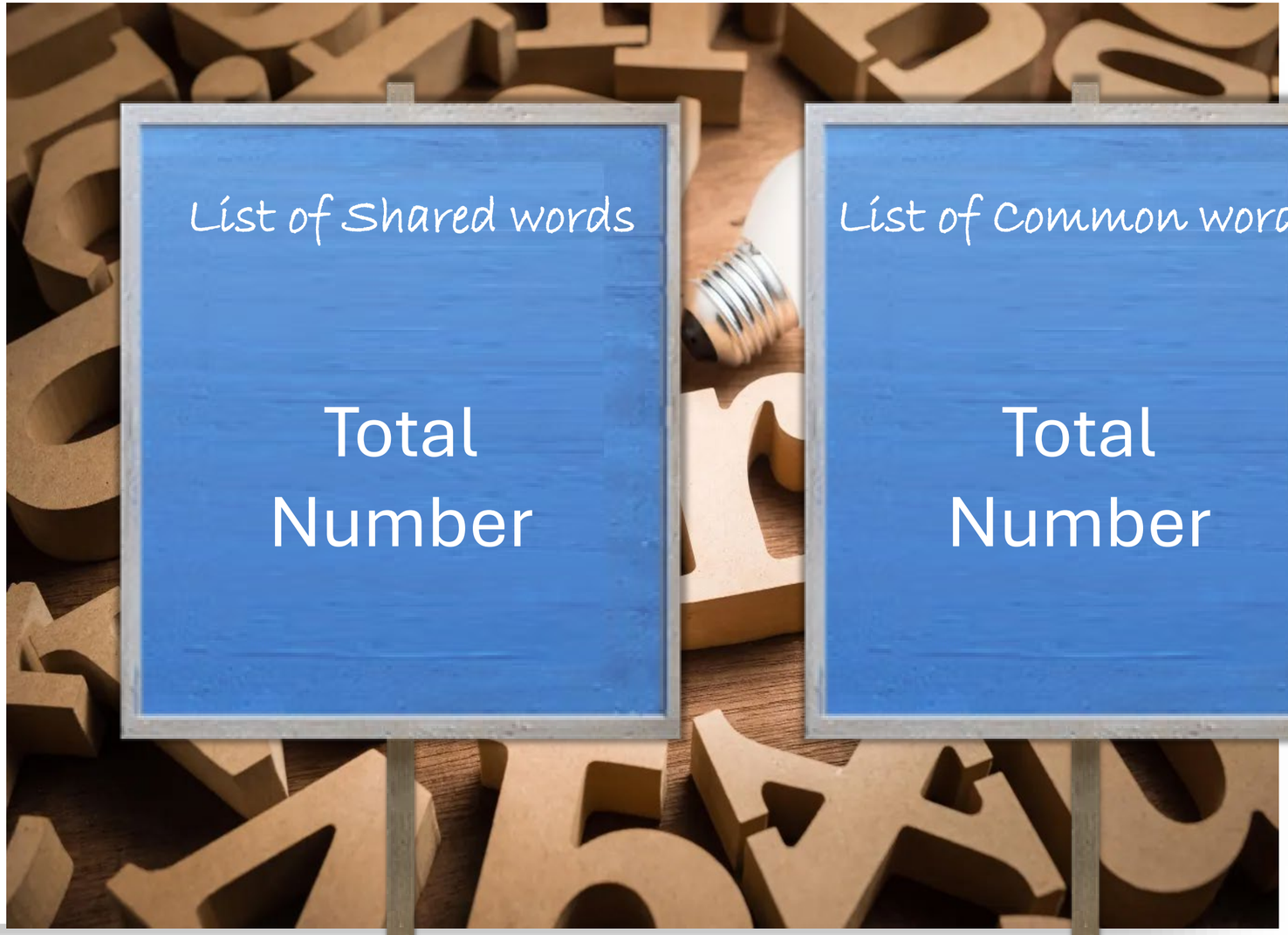
DOG



therightPMI & healthcare
therightmortgage & protection network

List of Unique words

Total Number



List of Shared words

Total Number

List of Common words

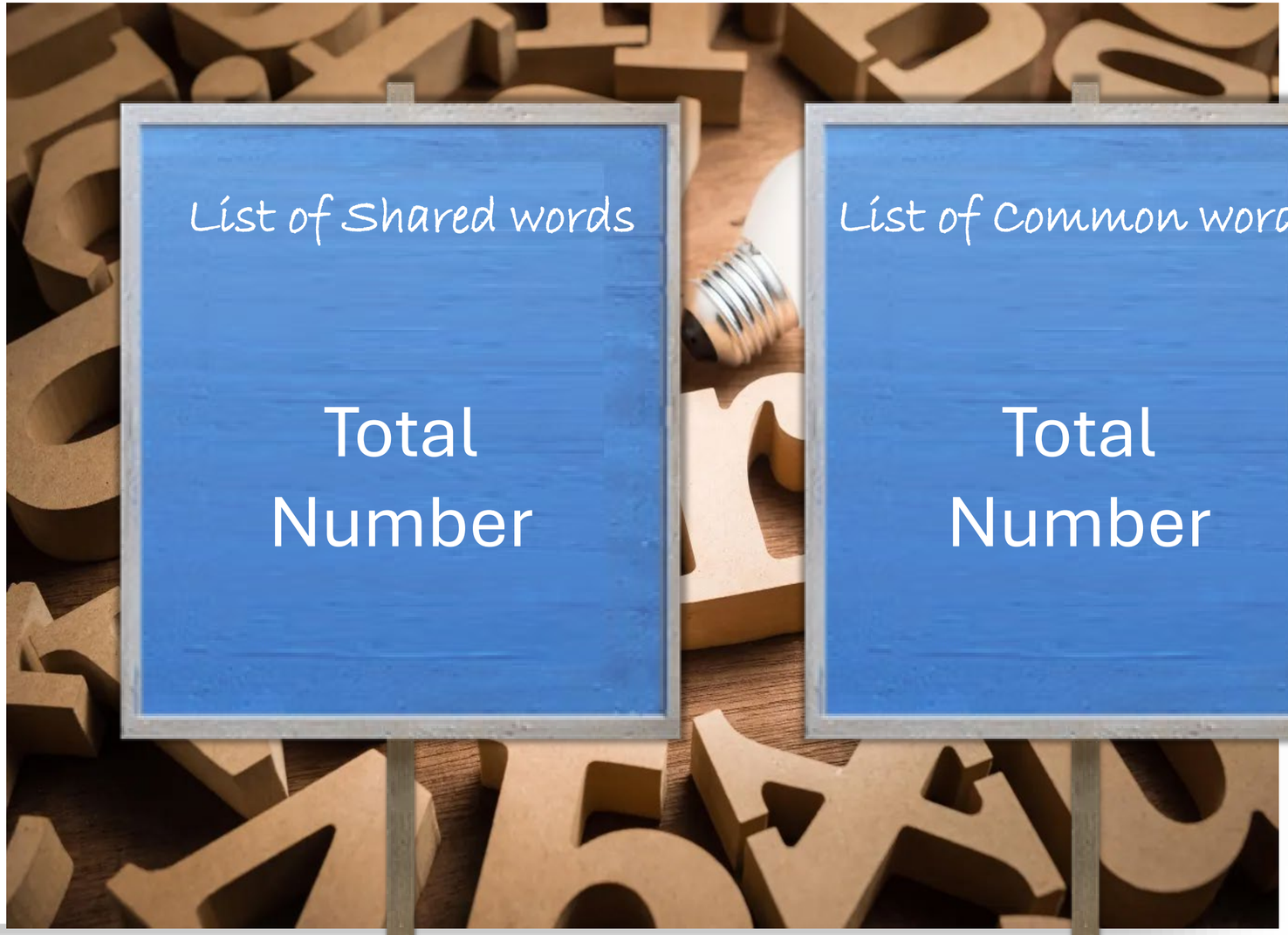
Total Number

Hospital


Emergency Department
AMBULANCE
AMBULANCE
AMBULANCE
AMBULANCE
YX19 HZP

List of Unique words

Total Number



List of Shared words

Total Number

List of Common words

Total Number

Foreseeable Harm

Think about what could go wrong

- Customer believes a condition or treatment is covered when it isn't.
- Important exclusions, underwriting or limitations are misunderstood.
- Policy structure doesn't meet the customers needs
- Cover creates pressure the customer hasn't considered
- Relevant information not provided at the right time



Vulnerability

Good outcomes may require a different approach for different customers

Potential indicators

Health or disability

Age-related needs

Financial difficulty

Bereavement or major life events

Cognitive or communication difficulties

Adviser response

Ask what support would help

Adapt pace and communication

Allow additional explanation or time

Check understanding

Record relevant support provided

“Customer Wellbeing Assessment”

Holistic advice in action

A PMI conversation can reveal a wider protection need



Customer

I want PMI because I can't afford to wait for treatment if I'm Ill

Explore

Treatment Access, affordability, dependants, income and existing benefits

Revelations

They are Self-Employed, have a large mortgage, dependants and no Income protection

Actions

Cover the need , explain the gaps, clarify scope and write or refer to an appropriate specialist in those fields

What good evidence looks like

- Customer circumstances — what did we know?
- Demands & needs — what did the customer actually need?
- Scope of advice — what were we advising on?
- Wider needs — what relevant issues have emerged?
- Recommendation — why was this option appropriate?
- Understanding — what important features and limitations were explained?
- Outcome — why do we believe the customer received a good outcome?

If it isn’t documented, how do we demonstrate that it happened?



13:10pm - 13:50pm

Lunch and Browse Exhibitor Stands

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13:50pm - 14:15pm

Keynote Presentation:

Vitality

#PMISummit2026

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Vitality Launch 2026

For UK Financial Advisors only.

Vitality was founded on a simple purpose

This purpose was the start of our business methodology and continues to be the foundation of everything we do.

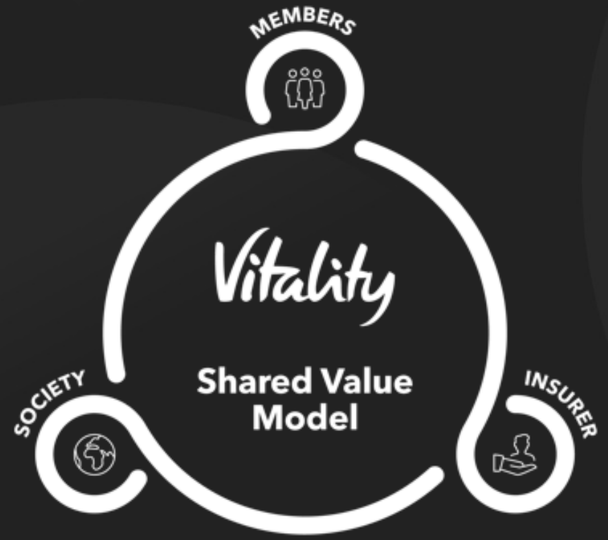
WHY

We are guided by a clear purpose.

To make people healthier and enhance and protect their lives.

HOW

Delivered through the Vitality Shared Value model.



WHAT

Award-winning insurance products underpinned by the Vitality Programme.

- **Life insurance**
- **Health insurance**
- **Vitality Programme**
- **Data**
- **Machine learning and analytics**
  Actuarial · clinical · behavioural economics
- **Connected technology ecosystem**
- **Customer experience layer**

An exciting programme of enhancements for 2026-2027.

VitalityHealth



Better access to care

Wider choice of everyday care services and GP support, including a new offering in partnership with Boots.

Vitality Programme



More support to stay healthy

Personalised support for clients to understand their health, get active and get rewarded.

An exciting programme of enhancements for 2026-2027.

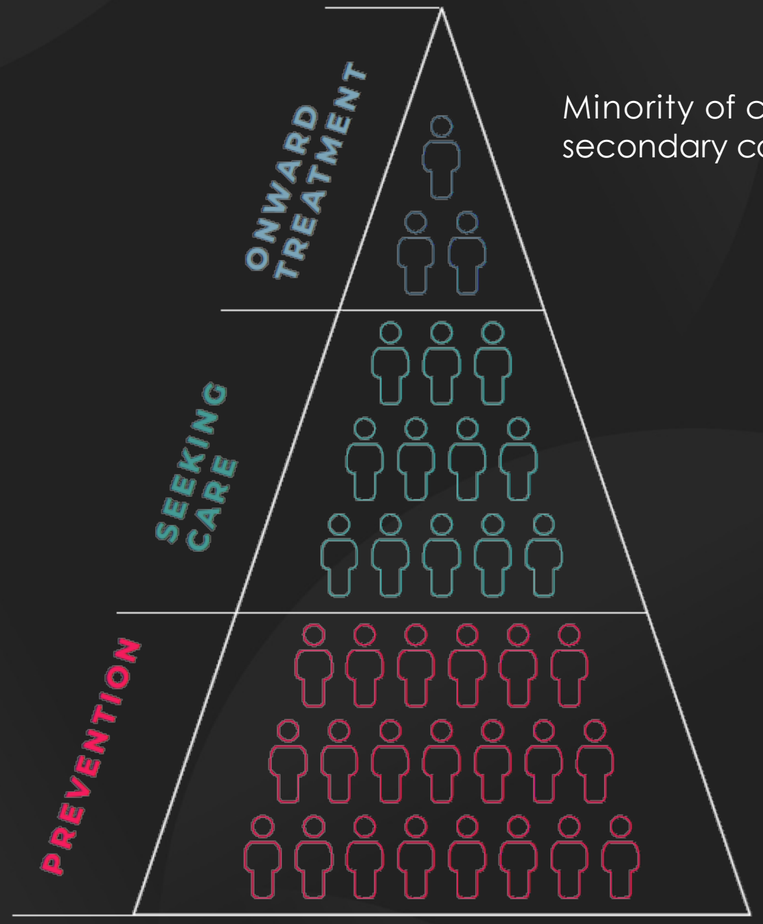
VitalityHealth



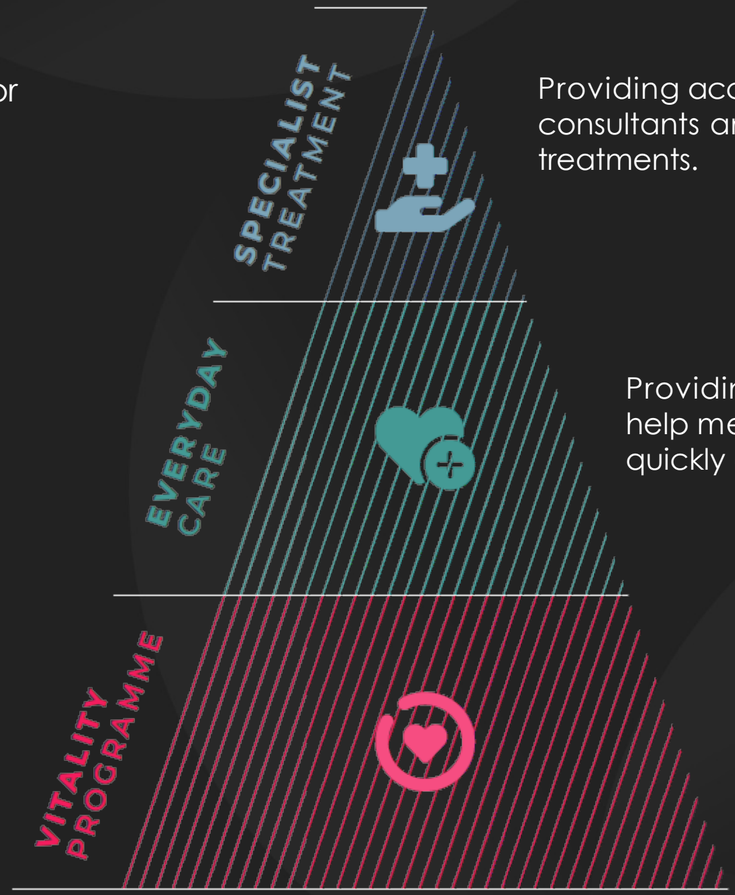
Better access to care

Wider choice of everyday care services and GP support, including a new offering in partnership with Boots.

The VitalityHealth insurance model.



Minority of customers claims for secondary care treatment



Providing access to high-quality consultants and the latest treatments.

Providing digital pathways to help members access care quickly and easily.

Empowering members to lead healthier lives.

The Vitality Health Compass.



1 **Fast access**
A fast route from symptoms to treatment.

Over 90% of VGP appointments within 24 hours.

2 **Widest choice**
Combining clinical guidance with a choice of GPs, everyday care providers, consultants and treatment locations.

Leading range of everyday care partners.

3 **Quality care**
High-quality care from leading providers, supported by proven outcomes.

41% lower re-admission rate for members treated by Vitality Premier Consultants.

4 **Brilliant member experience**
A clear route to specialist care, with direct referrals, immediate authorisation and online booking.

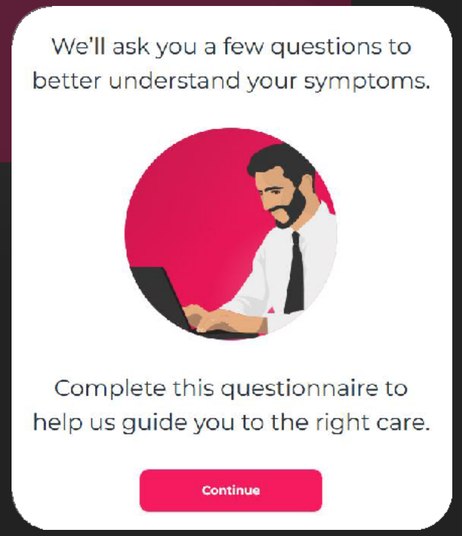
64% of Vitality GP appointments result in an onward referral for specialist, everyday care or prescriptions.

Source: Vitality data 2024-2026.

Symptom Checker.

For help understanding symptoms and deciding what type of support may be appropriate next

NOVEMBER 2026

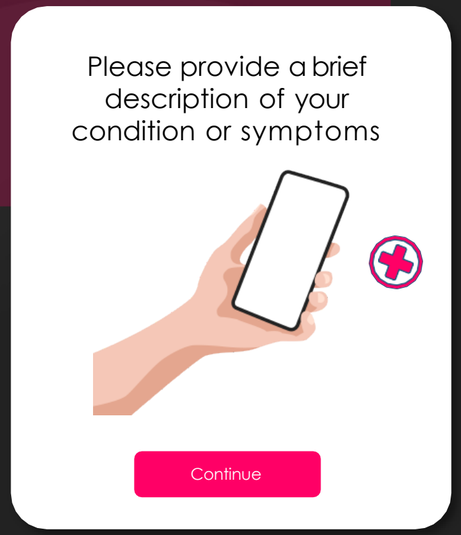




Anytime Consultation.

For members who want fast, text-based guidance and support without the need to book an appointment

NOVEMBER 2026





Boots Online Doctor.



LIVE NOW

20% off

Eligible Boots Online Doctor services, including selected private prescription treatments

- Fast, convenient and discreet
- Common and sensitive conditions
- Conditions not covered by PMI
- “I know what I want”

Extending primary care beyond the virtual consultation.

2015: Vitality launches Vitality GP

- First health insurer to offer a virtual GP service
- Extended health insurance into primary care
- Hundreds of thousands of consultations provided yearly.[1]

But some needs cannot be met virtually

More information needed

A GP may need additional information or a physical assessment to recommend the right course of treatment.

Face-to-face GP capacity is limited

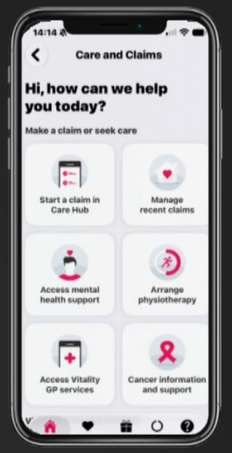
Our face-to-face GP network was introduced to cater for this, but coverage was concentrated in selected locations.

1. VitalityHealth claims insights analysis, 2025.

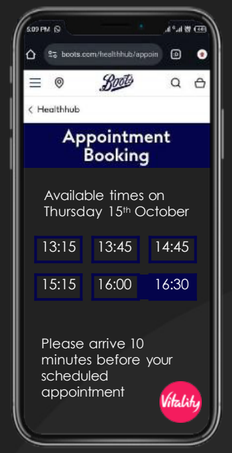
Our expanded partnership with Boots.

An accessible and convenient member experience

Start in the Care Hub › **Book an appointment at a Vitality Health Zone at Boots** › **Pharmacist assesses key health metrics indicators** › **Virtual GP consultation at same appointment** › **Receive an instant treatment plan**



Member directed to the best mode of care



Immediate online booking at a convenient time and location



Vital signs such as blood pressure and heart rate collected by the pharmacist in a private consulting toom



Pharmacist enters the data into the GP portal, starts the virtual GP consultation, and leaves the room



GP has information to recommend a definitive treatment plan, and any issued prescription can be collected in the same visit

AVAILABLE IN SELECTED BOOTS LOCATIONS FROM 2027.

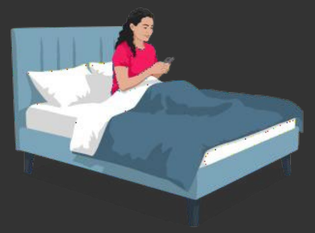
Giving members more ways to access GP support.

Online

From Nov 2026

JUST WANT TO CHECK?

Symptom Checker



Available 24/7

From Nov 2026

RATHER TYPE THAN TALK?

Anytime Consultation



Available 24/7

Available now

KNOW WHAT YOU NEED?

Boots Online Doctor

20% off eligible prescriptions



Available 24/7

Video

SEE A GP FROM HOME?

Vitality GP by video



7 days a week

Health Zone

From 2027

WANT IT ALL IN ONE VISIT?

GP services at Boots



Selected Boots stores

Face to face

NEED A PHYSICAL CHECK BY A GP?

Face-to-face GP



Selected locations

Optical, Dental and Hearing enhancements.



Boots partnership

Boots Opticians and Hearingcare introduced as new network provider for Optical and Hearing cover.

Benefit adjustments

We’re refining our Optical, Dental and Hearing benefits to deliver comprehensive cover at a competitive price-point.

New options

We’ll be introducing new streamlined cover options for switch business in the New Year.

Options coming in 2027 for Optical, Dental and Hearing Cover.

	CURRENT BENEFITS (ALL PLANS)		PERSONAL HEALTHCARE NEW BUSINESS		GROUP HEALTHCARE NEW BUSINESS	
	Boots	Another provider	Boots	Another provider	Boots	Another provider
Eye tests and eyewear	£500 (100% of costs)	£300 (80% of costs)	**£250 (100% of costs)**	**£150 (80% of costs)**	**£300 (100% of costs)**	**£200 (80% of costs)**
Check-ups and hygienist fees	£100 (100% of costs)		£100 (100% of costs)		£100 (100% of costs)	
Treatment	£400 (80% of costs)		**£300 (80% of costs)**		£400 (80% of costs)	
Dental accident and emergency	£2,500 per claim (max 2 claims per plan year)		£2,500 per claim (max 2 claims per plan year)		£2,500 per claim (max 2 claims per plan year)	
Hearing tests and hearing aids	£400 (100% of costs)	£200 (80% of costs)	£400 (100% of costs)	£200 (80% of costs)	£400 (100% of costs)	£200 (80% of costs)

New Switch options coming in 2027

	PERSONAL HEALTHCARE SWITCH	BUSINESS HEALTHCARE SWITCH	
	Any provider	Boots	Another provider
Eye tests and eyewear	-	£100	£75
Check-ups and hygienist fees	£75	£100	
Treatment	£200		
Dental accident and emergency	£500 per claim (max 1 claim per plan year)	£500 per claim (max 1 claim per plan year)	
Hearing tests and hearing aids	-	£100	£75

AVAILABLE TO PLANS SWITCHING TO VITALITY WHO HAVE A SIMILAR LEVEL OF COVER WITH THEIR CURRENT INSURER

Children and young people's mental health.

FIRST insurer to offer a bespoke children's mental health pathway[1].

FREE

Headspace for teens

(13 to 18 years)

headspace

Adults can also use their own Vitality Programme subscription with under 13s

FREE

Wysa for teens

(13 to 18 years)

wysa

Wysa is also available for over 18s via our adult resources

CLAIM

Remote therapy

(5 to 18 years)

The Sandbox
Part of MINDLER

Parents can also join sessions with children

CLAIM

In-person therapy

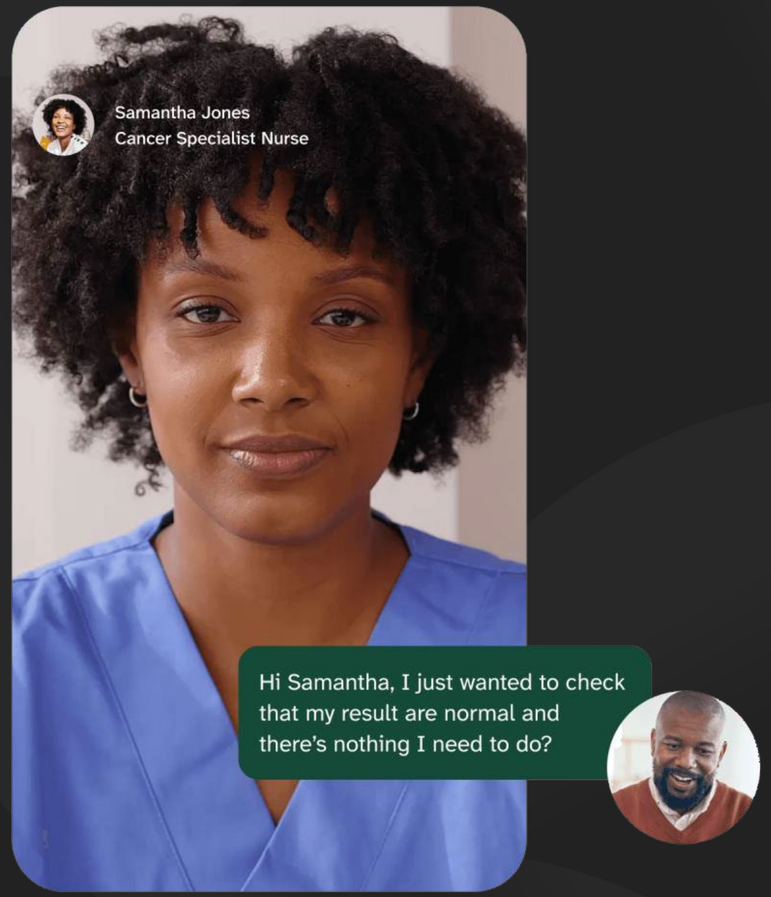
(8 years and up)

iprshealth

Parents can also join sessions with children

1. Covered on the plan

Enhanced cancer support with Perci Health.



Expert guidance and reassurance when it matters most.

In partnership with **Perci Health**, the UK's largest virtual cancer clinic backed by Macmillan Cancer Support.

Now all health members and eligible life members, can benefit from:

- **12 months of personalised cancer support**
- **Dedicated Cancer Nurse navigation**
- Help understanding treatment and managing side effects
- Support for the physical, emotional and practical impacts of cancer

Vitality Client Managers for all schemes with 100+ members.

All SME clients with **100 or more members** will benefit from a dedicated contact who help them understand their workforce data strategically, identify areas of focus and ta better action using Vitality wellbeing support.

Workshops

Vitality coach support

Employee challenges



Corporate schemes currently supported by a Vitality expert have a **+15% uplift** in members tracking activity.[1]

COMING IN 2027

1. Vitality data, 2025

An exciting programme of enhancements for 2026-2027.

Vitality Programme

More support to stay healthy

Personalised support for clients to understand their health, get active and get rewarded.

Making Vitality Healthchecks more personalised.

1 in 4

deaths in the UK each year are caused by cardiovascular disease[1].

We're tackling this in two ways, powered by Vitality AI



Advanced Blood Testing

Blood markers

Identify risk factors from a blood sample



Pioneering AI technology

Eye-scan technology

AI tooling that scans an image of the eye to identify cardiac risk

1. British Heart Foundation (BHF), 2026.

Three extra blood tests give a fuller picture.

Lp(a)

Lipoprotein(a)

INHERITED RISK

A cholesterol-carrying particle. High levels can promote sticky plaque in the arteries, inflammation and blood clots.

Mostly inherited - usually only needs measuring once in a lifetime.

ApoB

Apolipoprotein B

HARMFUL PARTICLE COUNT

Measures the volume of harmful particles in the blood, such as LDL cholesterol.

A fuller measure of cholesterol-related risk than a standard cholesterol reading.

eGFR

Estimated glomerular filtration rate

KIDNEY FILTER

Measures how efficiently the kidneys remove waste from the blood.

A particularly low level is linked with higher cardiovascular risk.

Introducing the Google Fitbit Air.



EVERY ADULT MEMBER

50% off

Retails at £84.99

£42.50 for members

One discounted Fitbit per plan year (plus a delivery fee).

Screenless

Small and light enough to wear day and night

24/7 tracking

Activity, heart rate and sleep

Up to a week

of battery life between charges

Built by Google

Works with Android and iPhone

Plus, free for our most at-risk members.

All adult members

50% off

Baseline offering for every member.

One discounted Google Fitbit air per plan year (plus a delivery fee).

At-risk members

At no additional cost

For eligible members who need extra support most.

Identified by Vitality AI.
Eligible members will hear from us and receive a voucher for a free device.

Available to Plus and Select members.

What’s new and when to expect it

Available now

- Boots Opticians and HearingCare.
- Boots Online Doctor.
- Google Fitbit Air.

November 2026

- Anytime Consultations.
- Symptom Checker tool.
- .

Coming in 2027

- Advanced Heart Screenings.
- Vitality GP services at Boots.
- Optical, Dental and Hearing changes.
- Expanded Client Management for SMEs.

14:20pm – 15:15pm

Roundtable sessions: Benenden, Bupa, Score (formerly Acre), The Exeter, WPA

TRUST.
RESPECT.
PARTNERSHIP.
OPPORTUNITY

#PMISummit2026



15:15pm

Event Close: Amy Wilson, Propositions Director, The Right Mortgage

#PMISummit2026

TRUST.
RESPECT.
PARTNERSHIP.
OPPORTUNITY

theright DA club

theright mortgage & protection network

theright PMI & healthcare

THANK YOU FOR YOUR SUPPORT

Please let us know your feedback

SAVE THE DATE

National Training Event
Thursday 11th March 2026