

Financial Hardship Suspension Member Information

If you are facing redundancy or financial hardship, UniMed is here to support you at this difficult time with options for retaining your health insurance.

UniMed can offer a suspension period of up to 12 months. This means that your policy will be put on hold – you won't have a premium to pay, but no claims can be made for procedures or treatment during this time.

Putting your policy on hold

Please contact us by phone or email to let us know if you wish to put your policy on hold and from which date.

Reinstating your policy

When you're ready to reinstate your policy, please contact us by phone or email. We will provide information on your available options and outline the next steps.

We will also check in with you during your suspension period.

If you reinstate your policy within 6 months, you will be able to retain cover for your eligible acquired or developed conditions.

If you reinstate your policy after 6 months, you may need to complete a health declaration. Any new medical conditions will be assessed and may be underwritten, which could result in them being excluded or limited for cover.