



Opt-out process for employers

Our approach to self-insurance is coming.

Do you already have an ill-health insurance policy in place?

YES

NO

 Come to the Forum on **27 November** to learn more and ask questions.

 You don't need to do anything. Come to the Forum on **27 November** to learn more and ask questions.

 Your existing insurance policy with L&G will remain in place until midnight on **31 March 2026**, meaning you're covered throughout the transition to our new self-insurance approach. If your policy expires before then, we recommend you extend current arrangements to 31 March 2026.

 You're now covered under our new approach to self-insurance. This will come into effect automatically on **1 April 2026**.

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Wish to opt out for any reason?

You won't be covered for the cost of providing ill-health and death benefits. Please let us know your alternative approach via our web form at <https://herts.self-insurance.co.uk/>