

PMI, Cash Plans & Life Insurance

In partnership with UK Health
Insurance, Shoorah, and BHSF



Sanus Shield



Table of Contents

Discover an overview of Sanus Shield, our services, protection solutions, and partner ecosystem.

[Introduction](#)

[About Life Cover](#)

[Our Protection
Lead](#)

[Life Cover Products](#)

[Freedom Health
Insurance \(PMI
Partner\)](#)

[Shoorah](#)

[Our Process](#)

[Claims Support](#)

[Contact](#)



Introduction

Our purpose is to make protection simple, accessible, and reliable — helping individuals and organisations move forward with confidence.

Sanus Shield is built on a simple belief: protection should be clear, flexible, and designed around real-world needs. In today's fast-changing environment, individuals and businesses require solutions that go beyond traditional insurance combining financial protection, wellbeing support, and long-term security.

We bring this together through a connected ecosystem of trusted partners, offering access to general insurance, life cover, and wellbeing services in one place. Our role is to simplify the process, helping you understand your options and choose protection that fits your situation.

Through a digital-first approach, transparent processes, and carefully selected providers, Sanus Shield delivers solutions that are easy to access, simple to manage, and built to support you at every stage.



About Us

Specialist insurance solutions designed to protect individuals, businesses, and organisations with clarity and confidence.



ABOUT US

Sanus Shield was created to simplify insurance and make protection more accessible for modern individuals and organisations. We understand that navigating insurance can often feel complex, unclear, and time consuming especially when trying to find cover that truly fits your needs.

Our approach is built around clarity, trust, and flexibility. We work with a network of trusted, FCA-regulated providers to connect you with tailored solutions across general insurance, life cover, and wellbeing services. Whether you are protecting your business, your income, or your people, our goal is to make the process straightforward and reliable.

By combining specialist partnerships with a digital-first experience, Sanus Shield delivers protection that is easy to understand, simple to access, and built for real-world needs.



Our Protection Approach

Life cover and private medical insurance designed to support you and your loved ones when it matters most.



At Sanus Shield, we believe protection should be simple, reliable, and built around real-life needs. Our approach focuses on helping individuals and organisations access trusted cover that supports financial security, stability, and peace of mind.

Whether you are planning for the future, protecting your income, or ensuring your family's wellbeing, we connect you with solutions that are tailored to your circumstances. Our role is to simplify the process, making it easier to understand your options and take the right next step.

Through our network of trusted, FCA-regulated providers, we ensure that every policy is backed by expertise, compliance, and long-term reliability, so you can focus on what matters most.

Life Cover Products

A comprehensive suite of life protection options designed to support families, safeguard income, and secure long-term stability.

- ✓ Term Life Cover
- ✓ Whole Life Cover
- ✓ Family Income Benefit
- ✓ Critical Illness Cover (incl. cancer cover)
- ✓ Income Protection (*Salary Protection*)
- ✓ Private Medical Insurance (PMI) (Freedom Health Insurance)
- ✓ Deafness / Hearing Loss Cover (*where applicable*)



Term Life Cover

Protect your family during key life stages with fixed-term cover designed around your financial responsibilities, including mortgages, loans, and dependent support.

Key cover includes:

Payout if death occurs within policy period

Protection for a fixed term (e.g. 10–30 years)

Helps cover mortgages, loans, and family living expenses

Affordable premiums with flexible terms





INCOME PROTECTION

Protect your income if illness or injury prevents you from working.

Key cover includes:

Monthly income replacement payments

Covers long-term or short-term inability to work

Supports bills, rent, and daily expenses

Flexible waiting and payout periods



Hearing Loss & Hearing Support Cover

Support designed for individuals affected by hearing loss conditions, helping provide financial assistance, specialist support, and access to hearing-related care where included within policy terms.

Key cover includes:

Financial support for hearing loss conditions

Covers treatment and specialist care

Support for hearing aids and devices

Applicable based on policy terms



Whole Life Cover

Lifetime protection with a guaranteed payout, ensuring long-term financial security and legacy planning.

Key cover includes:

Guaranteed payout whenever you pass away

Lifetime cover with fixed or reviewable premiums

Can support funeral and end-of-life expenses

Supports inheritance and estate planning



FAMILY INCOME BENEFIT

Ensures your family continues to receive a stable income if you pass away.

Key cover includes:

Regular monthly payments instead of lump sum

Income replacement for dependants

Helps maintain lifestyle and financial stability

Flexible payment duration options



Critical Illness Cover (incl. cancer cover)

Provides financial support following diagnosis of covered critical illnesses, helping cover medical costs, recovery, and lifestyle adjustments.

Key cover includes:

Lump sum payout on diagnosis

Covers long-term or short-term inability to work

Supports bills, rent, and daily expenses

Can be combined with life cover



Private Medical Insurance (PMI)

Provides fast access to private healthcare, helping you avoid long waiting times and receive prompt diagnosis and treatment.

Benefits

Fast-track diagnosis and treatment

Access to private hospitals and specialists

Reduced waiting times

Personalised care options



Shoorah Wellbeing (Powered by Shoorah)

Shoorah is a 360° wellbeing platform designed to support mental, emotional, and everyday wellness for individuals and organisations. It brings together guided content, wellbeing tools, and personalised support to help users manage stress, build resilience, and improve overall wellbeing.

What It Covers

Guided meditations & mindfulness sessions

Mental health and wellbeing content

Mood tracking & emotional insights

Sleep support & relaxation tools

Personalised wellbeing recommendations

Self-care programmes and daily routines

Access to wellbeing resources anytime, anywhere

Woman's health

Men's full health

Blood tests

Cancer support

Member wellbeing rewards

Benefits

Improves wellbeing

Reduces stress

Boosts productivity

Encourages healthy habits

Supports existing services



Health Cash Plans

Affordable everyday healthcare support for you and your team.

Health Cash Plans help cover routine medical expenses, giving you peace of mind while supporting long-term wellbeing.

What It Covers

Dental treatments (routine & emergency)

Optical care (eye tests, glasses, contact lenses)

Therapies (physiotherapy, chiropractic, osteopathy)

Health screening & diagnostic tests

Specialist consultations

Chiropody/podiatry + ear wax removal

Prescriptions & everyday medical costs

Digital health & GP services

Benefits

Improves staff wellbeing

Boosts productivity

Supports existing services



Occupational Health (OH)

Occupational Health focuses on supporting the physical and mental wellbeing of employees in the workplace. It helps organizations prevent work-related illness, manage employee health risks, and create a safer, more productive environment.

What It Covers

Health Assessments

Absence Management

Workplace Risk Assessments

Mental Health Support

Rehabilitation & Recovery

Health Surveillance

Benefits

Access to professional health support

Early detection of health issues

Improved mental and physical wellbeing

Guidance for managing health at work



Employee Assistance Programme (EAP)

An Employee Assistance Programme (EAP) provides confidential support to employees dealing with personal or work-related challenges. It helps individuals manage stress, mental health concerns, and life difficulties, improving overall wellbeing and workplace performance.

What It Covers

Counselling Support

Mental Health Support

Work-Life Balance Support

Health screening & diagnostic tests

Family & Relationship Support

Financial & Legal Advice

Crisis Support

Benefits

24/7 confidential support

Supports mental wellbeing

Help with work and personal challenges

Expert guidance when needed

Safe, private support



Our Process



Request a Quote

Get started using our simple online form or contact us directly. Provide a few key details about your business and insurance requirements.



Personalised Assessment

Our experts review your requirements and design the most suitable protection package . You will receive transparent pricing and clear documentation within 24 to 48 hours.



Policy Confirmation & Portal Access

Once confirmed by the provider, your policy is activated and you will receive full access to your documents and client portal.

Regulatory Information

PMI & LIFE (Healthnet)

Sanus Shield Ltd acts as an introducer for Healthnet Services Limited.

UK Health Insurance is a trading name of Healthnet Services Limited, which is authorised and regulated by the Financial Conduct Authority (FRN 312313).

Healthnet Services Limited is registered in England & Wales (No. 04620230).

Registered office: Bourne Gate, 25 Bourne Valley Road, Poole, Dorset, BH12 1DY.

Sanus Shield Ltd does not provide financial or insurance advice.

All advice, underwriting, and policy administration are carried out by Healthnet Services Limited.

CASH PLANS (BHSF)

Sanus Shield Ltd and Shoorah Ltd act as introducer appointed representatives of BHSF Group Limited.

BHSF Group Limited is registered in England & Wales (No. 04767689).

Registered office: 14th Floor, 54 Hagley Road, Birmingham, B16 8PE.

BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority.

Sanus Shield Ltd and Shoorah Ltd act solely as introducers for business cash plan referrals.

They do not provide financial, legal, or regulated health advice.

All advice and services are provided directly by BHSF.

BHSF's mental health services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

General Insurance

Sanus Shield is not authorised by the Financial Conduct Authority (FCA) in its own right but operates as an Appointed Representative (AR) of **Raw Insurance Limited**, which is authorised and regulated by the FCA.

Sanus Shield acts as:

1. An Appointed Representative (AR) of Raw Insurance Limited for general insurance activities.

2. An Introducer Appointed Representative (IAR) of BHSF Limited solely for the purpose of introducing customers to cash plan products.

3. An Introducer Broker (IB) to Healthnet Services Limited for the introduction of customers to private medical insurance (PMI), life insurance, and health-related products.

4. Commercial partner and reseller of Shoorah Ltd, providing access to employee assistance programmes (EAP), wellbeing services, and related non-regulated products.

Sanus Shield does not provide advice, recommendations, or personal opinions on any insurance or financial products.

All regulated activities, including advice (where applicable), underwriting, policy administration, and claims handling, are carried out exclusively by authorised and FCA-regulated firms.

Any information provided by Sanus Shield Ltd is for general information purposes only and should not be relied upon as financial or insurance advice. Customers should seek independent advice or rely on the guidance of the authorised provider before entering into any agreement.

Platform Experience

1. Client App

Clients can manage policies, upload documents, track claims, and access support.

2. Admin / Dashboard

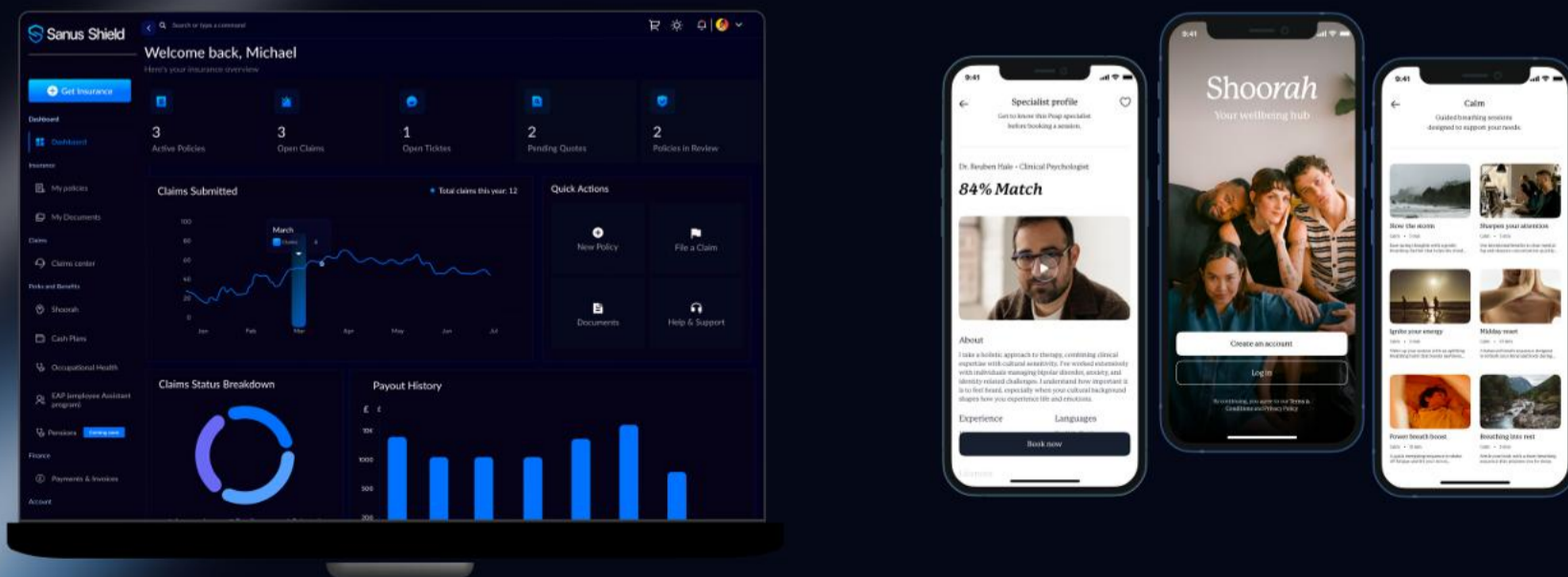
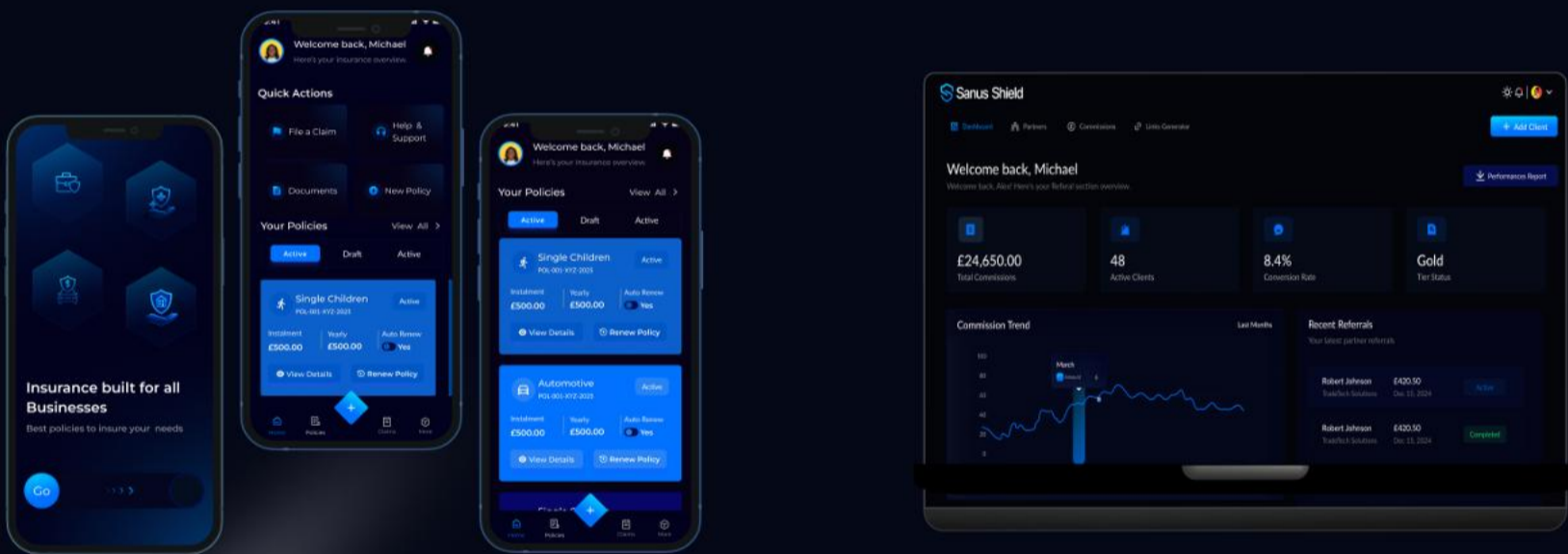
Admin teams can oversee clients, policies, compliance workflows, and partner operations.

3. Wellbeing (Shoorah)

Users can access wellbeing resources, guided support, and mental wellness tools.

4. Partner Dashboard

A dedicated partner portal designed for introducers and partners to submit client leads, track referrals, and monitor engagement across the platform.





Get in Touch

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Our Socials

