



Bupa Additional Health Personal
Direct Debit application form



Bupa Additional Health Personal scheme

Benefits table

Membership cover	Your weekly subscription		
	Level 1 50% cashback	Level 2 100% cashback	Level 3 100% cashback
Your level of cover ▼			
Individual <small>to cover yourself only</small>	£2.25	£3.50	£6.80
Couple <small>to cover yourself and your partner</small>	£3.85	£6.50	£12.50
Family <small>to cover yourself, your partner and any child dependants*</small>	£4.00	£6.70	£12.80

▼ What you can claim (benefit maximums shown are per member covered)			
Dental	£90	£125	£250
Optical	£90	£125	£250
Chiropody	£75	£75	£150
Reflexology and Acupuncture	£75	£75	£150
▼ 100% cashback on all levels (up to benefit maximum)			
Prescriptions	£15	£21	£42
▼ Included at no extra cost			
24-hour helplines	✓	✓	✓

Plus, receive member offers†

As a Bupa member you receive member offers including discounts on meals, motoring and more. Offers change on a regular basis.

For details, visit www.bupa.co.uk/members

Your application to join Bupa Additional Health Personal

We're here to help If you have any queries when filling in this form please call us on **0500 000 125**. Lines are open 8.30am-5.30pm Monday-Friday (answer machine service available at other times). Calls may be recorded and may be monitored. Calls from landlines are free, however mobile phone providers may charge. Before you send the form to us please make sure that all the relevant sections have been completed - this will help us to deal with your application as quickly as possible.
To apply for membership, please complete parts A, B & C and return to Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH.

PART A: Application form - Direct Debit

For official use only

MIS NO.
80100

Campaign code
3303

Advised

You can apply for membership if you are aged 16 or over (and a UK resident). **21 days to examine your cover.** We think you will be delighted with Bupa Additional Health Personal membership, but if you are not completely satisfied for any reason, simply cancel your membership in writing within 21 days of receiving confirmation of your membership. We will refund your subscriptions as long as you have not made a claim. There is no cancellation fee.

Your personal details - Please complete all sections in BLOCK CAPITALS

Title Mr/Mrs/Miss/Ms <i>please delete as appropriate</i>	
First name	
Surname	
Address	
Town	
County	Postcode
Date of birth	D D - M M - Y Y Y Y
Tel. no. (in case of queries)	
Mobile	
Email	

If you are already a Bupa member, please give membership no.

Please provide details of any family members resident at your address to be covered under the scheme. Child dependants must be under 18 (or under 21 if in full time education), unmarried and not in a civil partnership.

Your partner's details (if applicable)

Title Mr/Mrs/Miss/Ms <i>please delete as appropriate</i>	
First name	
Surname	
Date of birth	D D - M M - Y Y Y Y

Resident child dependants

First name	Surname
Sex	Date of birth
First name	Surname
Sex	Date of birth

(If more than two child dependants please enclose details on a separate sheet and indicate you have done so by ticking this circle)

Which cover option would you like? (Please tick appropriate circle)

Individual levels only cover you, couple levels cover you and your partner, family levels cover you, your partner and child dependants.

Individual levels			Couple levels			Family levels		
Level 1 <input type="radio"/>	Level 2 <input type="radio"/>	Level 3 <input type="radio"/>	Level 1 <input type="radio"/>	Level 2 <input type="radio"/>	Level 3 <input type="radio"/>	Level 1 <input type="radio"/>	Level 2 <input type="radio"/>	Level 3 <input type="radio"/>
£2.25 per week	£3.50 per week	£6.80 per week	£3.85 per week	£6.50 per week	£12.50 per week	£4.00 per week	£6.70 per week	£12.80 per week
£9.75 per month	£15.17 per month	£29.47 per month	£16.68 per month	£28.17 per month	£54.17 per month	£17.33 per month	£29.03 per month	£55.47 per month
£117.00 per year	£182.00 per year	£353.60 per year	£200.20 per year	£338.00 per year	£650.00 per year	£208.00 per year	£348.40 per year	£665.60 per year

Payment details

Please tick appropriate circle I confirm I wish to pay my subscriptions: monthly or annually

Important: please ensure you read part C and sign the declaration overleaf

Membership start date
(this should be no longer than 30 days from today)

For Bupa Cash Plan official use only
Membership no

PART B: Direct Debit authorisation

Originators identification number 830172

Name and full postal address of your bank or building society

To: The Manager _____ Bank/Building Society	
Address _____ Postcode _____	
Name(s) of account holder(s) _____	
Bank/building society account number _____	
Branch sort code _____	

Instruction to your bank or building society Please pay Bupa Cash Plan direct debit from the account detailed in this instruction, subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Bupa Cash Plan and, if so, details will be passed electronically to my Bank/Building Society.

Signature **X** _____ Date _____
Banks and buildings societies may not accept direct debit instructions for some types of account.

For Bupa Cash Plan official use only
Membership no _____

Please do not write in the space below



This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Bupa will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Bupa or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

PART C: Declaration

Bupa Additional Health is a cash back healthcare scheme that provides up to 6 benefits** and helps towards the costs of everyday healthcare expenses. Bupa Additional Health will provide you with a range of benefits which you have identified as suitable for you with individual membership cover or for you and your partner with couple membership cover or for you, your partner and any child dependants with family membership cover.

Important: please read this declaration carefully before signing and dating the completed form.

In view of this declaration it is essential that complete information is supplied. Benefits may not be payable if you do not fully disclose any material facts. If you are unsure whether any facts are material, you should disclose them. (A material fact is any information about yourself or your family members that might influence our assessment or acceptance of your Bupa Additional Health membership - such as the terms of cover we offer you, your subscription amount or whether we offer cover at all). You must make sure that any details provided about your family members are correct. You are advised to keep a record of all information you supply to us in connection with this application, including letters. If you would like a copy of this application form please ask us.

It is Bupa Cash Plan's intention to provide a first class service to our members at all times. If you do have cause for dissatisfaction you may contact Bupa Cash Plan Membership Services on 0845 606 6003*** at any time between 8.30am to 5.30pm, Monday to Friday, write to us at Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH or fax us on 02476 81 1800. We will consider your complaint and can provide you with full details of our internal complaints process. It's very rare that we can't settle a complaint, but if we tell you that we can do no more and we have been unable to resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at South Quay Plaza 183 Marsh Wall, London E14 9SR (telephone 0845 080 1800).

We think you will be delighted with Bupa Additional Health membership but if for any reason you are not, you can cancel your membership within 21 days from the date you receive your letter from Bupa Cash Plan confirming your membership and we will refund your subscriptions as long as you have not made a claim. There is no cancellation fee. You can also end your membership or the membership of any of your dependants at any time by providing Bupa Cash Plan with 30 days' prior written notice of your intention to do so. If your membership ends we will refund to you that part of any subscription you have paid which relates to the period after your membership ends.

Your membership will be governed by English law.

Your declaration

I agree that I and my family members specified in this form, and on any separate sheet, will be bound by the rules and benefits of the Bupa Additional Health scheme and accept they shall be the basis upon which benefits shall be payable under the scheme (a copy of the membership guide is available on request and will be sent to you on joining).

I confirm that my family members specified in this form, and on any separate sheet, and for whom I am applying to be included in my cover, are resident at the same address as me.

I confirm that I give explicit consent, within the provisions of the Data Protection Act 1998, on behalf of myself and any family members specified in this form, and on any separate sheet, for Bupa to process our personal information with respect to our membership and I confirm that I have brought the Data Protection Notice to the attention of these family members.

I declare that to the best of my knowledge and belief, all the information I have given in this application form is true and complete and that I have confirmed the family details with the respective family member. I agree that I will inform Bupa Cash Plan if any of the details given in this application form change.

I understand that I will have the option of cancelling my membership providing I do so in writing within 21 days of receiving my initial letter from Bupa Cash Plan confirming my membership and will receive a refund of my subscriptions as long as I have not made a claim. I understand that I can also end my membership or the membership of any of my dependants at any time by providing Bupa Cash Plan with 30 days' prior written notice of my intention to do so.

On the basis of this legal declaration I now apply for membership.

Signed **X**

Date

Data Protection Notice

Confidentiality: The confidentiality of patient and member information is of paramount concern to the companies in the Bupa Group. To this end, Bupa fully complies with Data Protection legislation and Medical Confidentiality Guidelines. Bupa sometimes uses third parties to process data on its behalf. Such processing, which may be undertaken outside the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the Data Protection Act.

Medical information: Medical information will be kept confidential.

Member details: All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the main member.

Telephone calls: In the interest of continuously improving our services to members, your call may be recorded and may be monitored.

Research: Anonymised or aggregated data may be used by Bupa, or disclosed to others, for research or statistical purposes.

Fraud: Information may be disclosed to others with a view to preventing fraudulent or improper claims.

Names and addresses: Bupa does **not** make the names and addresses of members or patients available to other organisations.

Keeping you informed: Bupa would, on occasion, like to keep you informed of Bupa products and services which it considers may be of interest to you.

Contact address: If you do not wish to receive information about Bupa's products and services, or have any other Data Protection queries please write to the Bupa Group Information Protection Manager, at Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA or at DataProtection@Bupa.com.

Terms and conditions apply (including exclusions, qualifying periods and benefit limits). *Lines are open 8.30am - 5.30pm Monday to Friday (except public holidays). Calls may be recorded and may be monitored.

Bupa Additional Health is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433#. Bupa Insurance Services Limited. Registered in England and Wales No. 3829851#. Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA. #Authorised and regulated by the Financial Services Authority.

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Bupa Additional Health policy summary

keyfacts[®]

This policy summary contains key information about the Bupa Additional Health personal scheme. You should read this carefully and keep in a safe place afterwards. Please note that it does not contain the full terms and conditions, which you will find in the Bupa Additional Health personal membership guide. A copy is available on request. The helpline can provide you with further details.

The provider

Bupa Additional Health is provided by Bupa Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

The insurance and the cover that it provides

Bupa Additional Health offers you cash help towards a variety of everyday health care costs. You can claim back money towards costs that you have incurred up to a set amount in each 12 month period.

Wide range of cover

Please note especially that we provide a total of 6 benefits. Bupa Additional Health cover includes:

- ☞ cash towards dental costs*
- ☞ cash towards optical costs*
- ☞ cash towards chiropody costs*
- ☞ cash towards reflexology and acupuncture costs*
- ☞ cash towards prescription costs (100 percent up to benefit maximum)
- ☞ access to 24-hour helplines

*50 percent up to benefit maximum on level 1; 100 percent up to benefit maximum on level 2 and level 3 (see table overleaf).

The full set of benefits and amounts you can claim can be found in your membership guide.

Three levels to choose from

There are three levels of cover in total. You can also choose between individual membership cover for you, couple membership cover for you and for your partner, and family membership cover for you, your partner and for any child dependants you may have included on your membership.



Summary of cover

(See benefits 1-6 of the membership guide.)

A summary of the cover provided by Bupa Additional Health is set out below.

	Level 1	Level 2	Level 3
Dental	50% up to benefit maximum	100% up to benefit maximum	100% up to benefit maximum
Optical	50% up to benefit maximum	100% up to benefit maximum	100% up to benefit maximum
Chiropody	50% up to benefit maximum	100% up to benefit maximum	100% up to benefit maximum
Reflexology and Acupuncture	50% up to benefit maximum	100% up to benefit maximum	100% up to benefit maximum
Prescriptions	100% up to benefit maximum	100% up to benefit maximum	100% up to benefit maximum
Helplines	?	?	?

How long your cover will last

(See cancelling or ending membership section 4 of the membership guide)

Your membership will be for a month at a time irrespective of how regularly you pay your subscriptions.

Your membership will automatically end if you do not pay your subscriptions on or before the date they are due.

We may end your membership on or after the date any increased subscription applies to your membership if you fail to pay, or have not paid any increased subscription which becomes due.

Your membership will also automatically end immediately if you stop living in the UK or if you die.

Reviewing your cover regularly

You should review your Bupa Additional Health cover regularly to make sure that it continues to meet your needs and the subscription levels you can afford.

Bupa Cash Plan will write to tell you at least 60 days before we change your terms and conditions. *(See making changes section 9 of the membership guide)*

Changing your mind

(See cancelling or ending membership section 4 of the membership guide)

You may cancel your membership for any reason by writing to us within 21 days from the date you receive your membership letter confirming you are a member. You may end your membership or the membership of any of your dependants at any time by providing us with 30 days' prior written notice of your intention to do so.

Getting in touch

Bupa Cash Plan membership services is always the first number to call if you need help or support or if you or your dependants have any comments or complaints. Please call us on 0845 606 6003*. Alternatively, you can write to us at Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH or fax us on 02476 811 800.

How to make a claim

(See making a claim section 8 of the membership guide)

In order to make a claim you must use the claim form we provide. If you do not have a claim form please call us on 0845 602 1092*. You will need to send us your fully completed claim form and original receipted account where applicable as soon as possible. In any event this should be submitted to us within 90 days of you using your eligible service or receiving treatment unless it was not reasonably possible to do so.

Making a complaint

(See the complaints procedure section 12 of the membership guide)

If we have not been able to resolve a problem, and you or your dependants wish to take your complaint further, you or they can contact the Head of Bupa Cash Plan.

Please write to Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH. Fax us on 02476 811 800, or phone 0845 606 6003*.

It is rare that we are unable to settle a complaint but if this does happen, you may refer your complaint to the Financial Ombudsman Service. You can write to them at South Quay Plaza, 183 Marsh Wall, London E14 9SR, or call them on 0845 080 1800.

For members with special needs

We offer a choice of braille, large print or audio for correspondence.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or on its website <http://www.fscs.org.uk/>

*Calls may be recorded and may be monitored.
Lines are open from 8.30am to 5.30pm Monday to Friday.

Status Disclosure Form (Bupa Cash Plan)

About our people

The purpose of this form is to help you understand the scope of insurance services provided by Bupa and our regulatory status. The staff at Bupa Cash Plan are trained, authorised and supervised to provide our customers and members with information and guidance on Bupa Cash Plan's policies and related services.

About our status

Bupa Cash Plan is a trading name of Bupa Insurance Services Limited, an insurance intermediary, and cover is provided by Bupa Insurance Limited. These are subsidiaries of The British United Provident Association Limited. Our address is Bupa House, 15-19 Bloomsbury Way, London, WC1A 2BA. Phone 020 7656 2000. Fax 020 7656 2700.

Bupa Insurance Limited and Bupa Insurance Services Limited are authorised and regulated by the Financial Services Authority (FSA). The firm reference numbers are 203332 and 312526 respectively. Confirmation and details of registration can be checked at the

FSA's Register <http://fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Bupa Cash Plan staff will give advice only on Bupa Cash Plan products.

Chubb Insurance Company of Europe provides the personal accident cover on our Bupa Cash Plan product.

Getting in touch

The Bupa Cash Plan helpline is always the first number to call if you need help or support or if you have any comments or complaints. Please call us on **0845 606 6003***. Alternatively you can write to us at: Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH or fax us on 02476 811 800.

Please turn over



Status Disclosure Form (Bupa Cash Plan)

Continued...

Making a complaint

If we have not been able to resolve the problem and you wish to take your complaint further, you can contact our Head of Cash Plan at Bupa Cash Plan, Dale Buildings, Cook Street, Coventry, CV1 1JH. Alternatively please call us on **0845 606 6003***.

It is rare that we are unable to settle a complaint but if this does happen, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: South Quay Plaza, 183 Marsh Wall, London E14 9SR or call them on 0845 080 1800.

The Financial Services Compensation Scheme (FSCS)

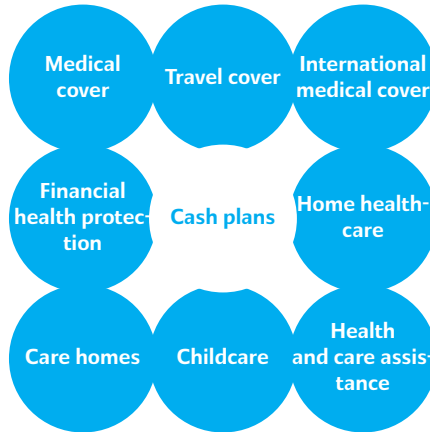
Bupa Insurance Limited and Bupa Insurance Services Limited are members of the FSCS. You may be entitled to compensation if we are unable or are likely to be unable to meet our obligations (for example, due to insolvency). In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation

from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7301 or on its website <http://www.fscs.org.uk/>

* Lines are open from 8.30am to 5.30pm Monday to Friday.





The world of Bupa

Bupa offers you

Medical cover
Cash plans
Critical illness cover
Income and lifestyle protection
Long term care cover
Travel cover

Call 0800 600 500
for information on all other Bupa services

Lines open 8am - 8pm Monday to Friday and 9am - 5pm on Saturday.
Calls may be recorded and may be monitored.
www.bupa.com



Bupa Additional Health is provided by Bupa Insurance Limited.
Registered in England and Wales No. 3956433#.
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