

# Free cover for younger children.

## Terms and Conditions



### Who does this offer apply to?

This offer applies if you buy a new Bupa individual health insurance policy over the phone, online at [bupa.co.uk](https://bupa.co.uk) or via an insurance broker.

The offer starts on 11 September 2023.

If you add children onto your policy, they don't have to live at the same address as you (the main policyholder). You must have parental responsibility or legal guardianship for the child to be added to the policy.

### The offer isn't available if you're:

- an existing Bupa policyholder who had a policy before 11 September 2023
- switching from a Bupa company health insurance policy or scheme to an individual one

### How does the offer work?

- When you take out a new Bupa By You health insurance policy after 11 September 2023, you can add more than one child who is under 20 years old to your policy and you'll only pay for the eldest child.
- If you're switching to Bupa from another health insurer after 30 October 2023, you qualify for the offer and could still be covered for any existing or ongoing medical conditions in line with the terms and conditions of the Bupa policy. You can only switch from another health insurer through a broker.
- If you're an existing Bupa customer you can take advantage of the offer. You'll need to start as a new Bupa by You

customer, which means any existing or ongoing medical conditions aren't usually covered.

- This offer applies to Bupa By You Comprehensive and Treatment and Care health insurance policies.
- Children aged 20 or over don't qualify for free child cover or count as an eldest child for this offer.
- When you renew your Bupa By You policy, once the eldest child who is covered turns 20 and you only have one other child covered, your free child cover will end. If you have more than one child on your policy and they're under 20 years old, you'll start paying for the eldest child under 20, and younger children will continue to have free cover.
- You'll still get our 10% family saving.
- If a child is removed during your policy year leaving one child under 20 on the policy, your free child cover will end, and you'll need to pay for your remaining child from the date the other child is removed.
- This offer may change or be unavailable when you renew.

## Important legal information

- In these terms and conditions, references to “Bupa” mean Bupa Insurance Limited, which may act through its agent Bupa Insurance Services Limited.
- To the fullest extent permitted by law, Bupa and its group companies aren’t liable for any claims, damages or any other losses under, or in connection with, the operation of the offer.
- These terms and conditions shall be governed by English law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.