Free health assessment.
Terms and conditions

1. In addition to these terms and conditions, the terms set out in Bupa's Bupa By You Policy Benefits and Terms guide and your membership certificate will apply to your policy.
2. These Terms and Conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials for the Promotion. Participants of the Promotion will be deemed to have accepted and be bound by the Terms and Conditions. Please retain a copy for your information.
3. **Eligibility:** This offer is available to UK residents aged 18 and over who:
   a. purchase a new consumer Bupa By You health insurance policy either:
      i. directly from Bupa, or
      ii. from Bupa through an intermediary,

   Or

   b. are existing customers that are re-underwritten onto a new Bupa By You policy

   and

   c. have a current valid email address and internet access
4. **The Reward:** Subject to these terms and conditions, eligible policyholders will receive a free Bupa Be.Motivated Health Assessment (the "Health Assessment") after one month of cover for main members only when purchasing a new Bupa By You health insurance policy directly from Bupa or through a registered intermediary (the "Promotion"). The Offer cannot be used against any other Bupa product or service. Bupa Health Assessments are provided by Bupa Occupational Health Limited. Maximum of one health assessment per policy for the main policyholder only.
5. **Claim period:** This Offer can only be used once and the free Be.Motivated health assessment must be booked by 31 March 2027. It is the responsibility of the main policyholder to take the steps necessary to redeem the Reward.
6. **Purchase period:** This offer is available for new Bupa By You health insurance policies for which both purchase and start dates are between 19 October 2026 and 30 November 2026 inclusive, on a full medical underwriting or moratorium basis. Any policies started after the 30 November will not be valid for entry to this promotion.
7. Quotes are valid for 14 days from the date they are provided. If a quote remains valid after 30 November 2026, the policy must have a start date on or before 30 November 2026 to qualify for the offer.
8. You must be a current member to redeem the offer.
9. **Exclusions:** The Offer is available to new or switching customers only and is not available for the following:
   a. Customers who buy Guided Care through an intermediary; or
   b. Existing Bupa customers who already hold any UK insurance policy, unless the customer is re-underwritten onto a new Bupa By You policy
   c. Professional or semi-professional sports people
   d. Customers who have left their Bupa company health scheme and transferred to a personal Bupa policy (XGS)
10. To redeem and book your Health Assessment, you must have a valid email address.
11. Health Assessments are carried out at Bupa Health Centres. Not all types of Health Assessments are available at each Bupa Health Centre. For details of our Health Assessments, see **https://www.bupa.co.uk/health/health-assessments/be-motivated** and for the locations of Bupa's Health Centres, see **finder.bupa.co.uk**
12. Appointments for Health Assessments are subject to availability. Members must contact the Health Assessment booking team directly on **0345 604 0612** to arrange an appointment. Bookings cannot be made online. All appointments must be made at least 5 working days in advance.
13. A cancellation policy applies to all Health Assessments booked but not attended. Members can change or cancel their Health Assessment appointment up to 5 working days before their scheduled appointment. If the Member cancels with less than 5 working days' notice, or does not attend the appointment, the Member will lose eligibility for the free Health Assessment.
14. Bupa Health Assessments are separate from Bupa By You health insurance, and the results of any health assessment will not be shared with Bupa as the insurance provider.

15. You can cancel your BBY policy within 21 days of the cover starting or receipt of policy document, (whichever is the latter) and receive a full refund providing you have not made a claim. After this period of time, you can cancel your cover at any point. We will refund any subscriptions you have paid relating to the period after your cover ends.
16. Bupa reserves the right to decline to offer a health insurance policy in its absolute discretion, and Bupa's decision regarding any aspect of this promotion is final.
17. This offer is not available in conjunction with any other promotion or offer except the family and couples saving, and discounts associated with one of our partners. A full list of our participating partners can be found at **www.bupa.co.uk/affinity-partners** or by calling **0808 256 4840**. Lines are open 8am to 8pm Monday to Friday. We may record or monitor our calls.
18. Bupa reserves the right to cancel, suspend, amend or withdraw the Offer at any point without prior notice.
19. The Offer is non-exchangeable, non-transferable, has no cash value/alternative and cannot be used in conjunction with any other promotions or offers.
20. No cash or other alternative reward will be provided in whole or in part, except that in the event of circumstances outside of its control, Bupa reserves the right to substitute similar rewards of equal or greater value.
21. Bupa will use any personal information in accordance with its privacy notice which can be found at **bupa.co.uk/privacy**
22. To the fullest extent permitted by law, Bupa and its group companies shall not be liable to the customer or for any claims, damages or any other losses whatsoever under or in connection with the operation of the Offer.
23. These terms & conditions shall be governed by English law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Bupa Health Assessments are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Health Assessments are provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office: 1 Angel Court, London, EC2R 7HJ.

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