

## Important information about changes to your CS Healthcare policy from 1 January 2021

CS Healthcare will transfer to Bupa on 1 January 2021.

As a result of this, your CS Healthcare policy will move to Bupa from this date. Although your CS Healthcare cover and benefits will stay the same, there will be some changes and these are explained below. This information must be read in conjunction with your CS Healthcare policy and will form part of it from 1 January 2021. Apart from these changes, all policy terms and conditions will remain the same. If there is any difference between this information about changes and your policy rules, this information will apply.

Bupa will be in touch with you after the transfer takes place. If you've got any questions in the meantime, please call us on 020 8410 0400\* between 9am and 5pm Monday to Friday or email^ us at [membership@cshealthcare.co.uk](mailto:membership@cshealthcare.co.uk) and we'll be happy to help.

### Amendments and updates

The changes that will apply to your policy from 1 January 2021 are:

- **Your insurer.** All references to CS Healthcare will be replaced with references to Bupa. This is because CS Healthcare will no longer exist after 1 January 2021. 'Bupa' means Bupa Insurance Limited, registered in England and Wales with company number 3956433 and with registered office 1 Angel Court, London EC2R 7HJ.
- **Website.** You will be able to access policy guides, details about how to claim and how to find healthcare providers will be available online at [www.bupa.co.uk/cshealthcare](http://www.bupa.co.uk/cshealthcare)
- **Regulation.** The section titled 'Regulation' in your policy terms and conditions is replaced by the 'Regulation' section below.
- **Privacy.** Your privacy notice will change to the 'Privacy Notice – In Brief' section below.

### Regulation

Bupa health insurance is provided by: Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 203332.

Bupa insurance policies are arranged and administered by Bupa Insurance Services Limited. Registered in England and Wales No. 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 312526.

You can check the Financial Services Register by visiting: <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ © Bupa 2020

\* We may record or monitor our calls

^ Please be aware information submitted to us via email is normally unsecure and may be copied, read or altered by others before it reaches us.

## **Privacy notice – in brief**

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you, how we use it and how we protect it. It also provides information about your rights. The information we process about you, and our reasons for processing it, depends on the products and services you use. You can find more details in our full privacy notice available at [bupa.co.uk/privacy](https://bupa.co.uk/privacy). If you do not have access to the internet and would like a paper copy, please write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ**. If you have any questions about how we handle your information, please contact us at [dataprotection@bupa.com](mailto:dataprotection@bupa.com)

## **Information about us**

In this privacy notice, references to 'we', 'us' or 'our' are to Bupa. Bupa is registered with the Information Commissioner's Office, registration number Z6831692. Bupa is made up of a number of trading companies, many of which also have their own data-protection registrations. For company contact details, visit [bupa.co.uk/legal-notices](https://bupa.co.uk/legal-notices)

### **1. Scope of our privacy notice**

This privacy notice applies to anyone who interacts with us about our products and services ('you', 'your'), in any way (for example, email, website, phone, app and so on).

### **2. How we collect personal information**

We collect personal information from you and from certain other organisations (those acting on your behalf, for example, brokers, health-care providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

### **3. Categories of personal information**

We process the following categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example, information we use to contact you, identify you or manage our relationship with you), special categories of information (for example, health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks, or other background screening activity).

### **4. Purposes and legal grounds for processing personal information**

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and handling complaints), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others'

legitimate interests or it is needed or allowed by law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

## **5. Marketing and preferences**

We may use your personal information to send you marketing by post, phone, social media, email and text. We only use your personal information to send you marketing if we have either your permission or a legitimate interest. If you don't want to receive personalised marketing about similar products and services that we think are relevant to you, please contact us at [optmeout@bupa.com](mailto:optmeout@bupa.com) or write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ**

## **6. Processing for profiling and automated decision-making**

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

## **7. Sharing your information**

We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example, brokers and other intermediaries) and with others who help us provide services to you (for example, health-care providers) or who we need information from to handle or check claims or entitlements (for example, professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

## **8. International Transfers**

We work with companies that we partner with, or that provide services to us (such as health-care providers, other Bupa companies and IT providers) that are located in, or run their services from, countries across the world. As a result, we transfer your personal information to different countries including transfers from within the UK to outside the UK, and from within the EEA (the EU member states plus Norway, Liechtenstein and Iceland) to outside the EEA, for the purposes set out in this privacy notice.

We take steps to make sure that when we transfer your personal information to another country, appropriate protection is in place, in line with global data-protection laws.

## **9. How long we keep your personal information**

We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice available on our website.

## **10. Your rights**

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used; to ask us to transfer information you have made available to us; to withdraw your permission for us to use your information; and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

## **11. Data-protection contacts**

If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at **dataprotection@bupa.com**. You can also use this address to contact our Data Protection Officer.

You also have a right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom.  
Phone: 0303 123 1113 (local rate) or 01625 545 745 (national rate).