

# No Claims Discount information for Bupa By You.



## How does the No Claims Discount work?

A No Claims Discount means that your premiums will more closely match your health insurance claims. There are 14 levels of discount, as shown in the table opposite. We apply your No Claims Discount to your net subscription rate excluding Insurance Premium Tax.

Where a policy covers more than one person, we'll calculate everyone's No Claims Discount separately. So, even if someone else claims and you don't, your No Claims Discount won't be affected.

### Please note:

- If you are unwell, you should not delay seeking treatment because of the impact it will have on your No Claims Discount.
- Your Membership Certificate shows you the No Claims Discount that applies to your policy. If you are on NCD level 1 with a 0% discount, this will not appear on your Membership Certificate.
- We may make changes to, or withdraw, the No Claims Discount. Such changes will only affect you from your renewal date and we will let you know of any changes in advance.
- Claims in relation to the following Benefits and Services (if applicable under your cover) do not count as claims in the assessment of the No Claims Discount to be applied to your subscriptions:
  - Dental Cover Add-on (Benefit A4)
  - NHS Cash Benefits (Benefits CB1 to CB3)
  - Anytime HealthLine
  - Family Mental HealthLine
  - the charge for any telephone assessments required as part of our Direct Access Service

## How discounts are calculated

The following table shows the amount of No Claims Discount that applies for each No Claims Discount level.

Discount level 14 is the maximum discount level available and your No Claims Discount will therefore never exceed 70%.

No Claims Discount scale	
Discount level you are on	Discount you will receive
14	70% (maximum)
13	68%
12	65%
11	62%
10	59%
9	55%
8	50%
7	45%
6	40%
5	35%
4	27.5%
3	20%
2	10%
1	0% (minimum)

## What is my No Claims Discount calculation period?

Every year, we calculate the cost of your cover around six weeks before your policy is due to renew so we have the most up-to-date picture of your claims.

In the first year, your No Claims Discount will be based on claims made in the first 10 months of your Bupa By You policy. After that it will always be based on claims over a 12 month period. This is the last two months of your previous policy year's insurance and the first 10 months of your current policy year.

Here's an example of how it works for someone whose policy starts on 1 January 2023:

- When they renew on 1 January 2024, their No Claims Discount will be based on their claims in the first 10 months of their 2023 policy year.
- When they renew on 1 January 2025, their No Claims Discount will be based on their claims in the last two months of their 2023 policy year and the first 10 months of their 2024 policy year.

## How claiming affects your discount

The following table shows how any claims you make will affect your level of No Claims Discount.

You cannot withdraw a claim after we have paid the provider.

Any claims paid for during the calculation period that fall entirely within your excess will not be counted.

Using the scale	
Claims approved for payment in the calculation period	Change in discount level applied at the next 'renewal date'
£0.00	Move up the scale by one level
£0.01 to £250	Move down the scale by one level
£250.01 to £500	Move down the scale by two levels
£500.01 and above	Move down the scale by three levels

## Which claims are taken into account when calculating the No Claims Discount?

When we calculate your No Claims Discount, we'll look at all claims that we've approved for payment<sup>^</sup>. The only exceptions are the Dental Cover Add-on and NHS Cash Benefit payments, some of our support and treatment options such as Anytime HealthLine and any claims within your excess (if you have one).

<sup>^</sup>This includes all claims apart from those which are above policy allowances or any claims we've not yet approved for payment.