

Your No Claims Discount is changing.



When you renew your cover, the way your No Claims Discount works will change.

How will my No Claims Discount be different?

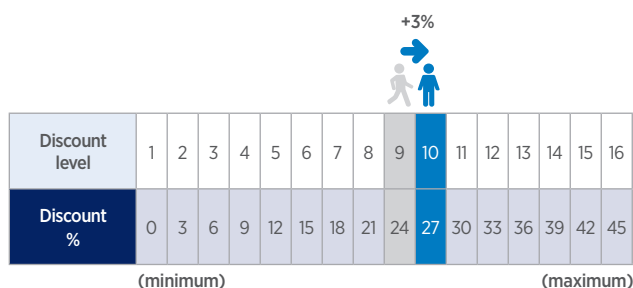
There are four changes which will apply when you renew:

- 1. A separate discount for everyone on the policy**
 Until now, we've calculated your No Claims Discount collectively for you and anyone else covered by your policy. This means that if one person claims, everyone's No Claims Discount is affected. In future, if your policy covers more than one person, we'll calculate everyone's No Claims Discount separately. So, if someone else claims and you don't, your No Claims Discount won't be affected.
- 2. Up to 45% discount available**
 In future, you'll get a discount between 0% and 45% depending on whether or not you've claimed and the value of any claims you've made (it was a maximum of 30% before). This means if you have a 30% No Claims Discount now, and don't claim this year, you can receive further discounts at your next renewal.
- 3. A new No Claims Discount scale**
 With your new policy, we're increasing the number of discount levels from 7 to 16. Smaller steps on the scale means less of a discount reduction if you do claim and a smaller discount increase if you don't.
- 4. Smaller claims no longer affect your discount**
 We've also changed how claims affect your No Claims Discount. At the moment, a claim of any amount means you move 2 steps down the scale - reducing your No Claims Discount by up to 10%. On the new scale we'll consider the amount you claim, so small claims will have a smaller impact on your No Claims Discount than larger claims and claims up to £300 won't affect your discount at all.

Here are some examples of how claims affect your discount:

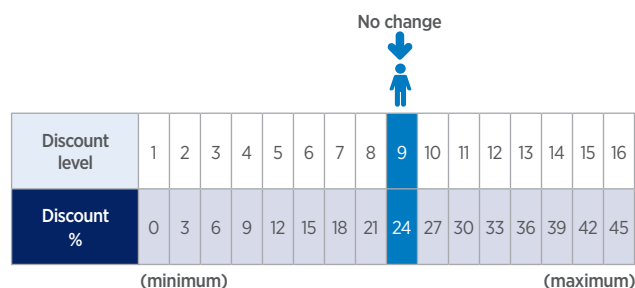
Customer claims £0.00

No Claims Discount improves 1 level



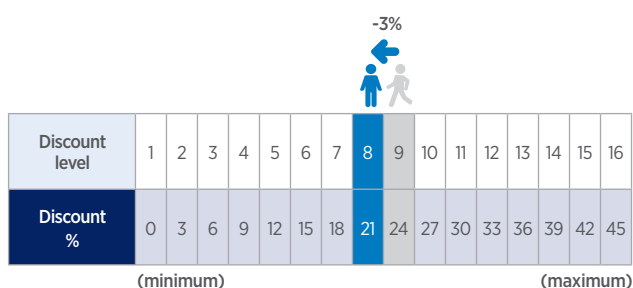
Customer claims £0.01 to £300

No change to No Claims Discount



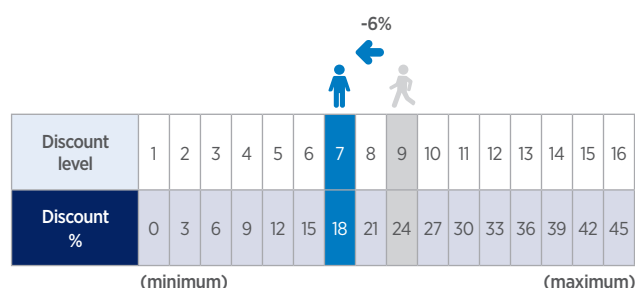
Customer claims £300.01 to £1200

No Claims Discount reduces 1 level



Customer claims over £1200

No Claims Discount reduces 2 levels



As the No Claims Discount is changing after your renewal, these changes won't affect your price for the first year of your Bupa Health policy. Your renewal price will be based on your original No Claims Discount scale and you'll begin at the nearest equivalent starting point on the new scale.

The new No Claims Discount will start to affect your price at your next renewal (the second year of your Bupa Health policy). When we calculate your premium, if you haven't claimed, you'll get an additional 3% discount and move up a discount level (up to a maximum of 45%). If you've claimed, the cost of your claims will affect how your discount will change. Small claims won't affect your No Claims Discount in the same way a big claim does.

For example, if starting at level 9 on the scale:

- No claims - Your discount will increase by 3% and you'll move to discount level 10
- Claims up to £300 will no longer affect your discount - you'll stay where you are on the scale
- Claims between £300.01 and £1,200 - your discount will reduce by 3% and you'll move to discount level 8
- Claims over £1,200 - your discount will reduce by 6% and you'll move to discount level 7

What is the Bupa Health 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. Your renewal pack will be with you shortly. It will show your price for the year ahead which includes your current No Claims Discount.

From the renewal after that, it'll be based on claims we've approved for payment[^] in the first 10 months of your Bupa Health policy. From then on, it will always be based on claims over a 12-month period.

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[^]. The only exceptions are 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).

Does everyone have their own No Claims Discount?

Yes. At your next renewal, where your Bupa Health policy covers more than one person, we'll calculate everyone's No Claims Discount separately. So, even if someone on your policy claims and you don't, your No Claims Discount won't be affected.

What do I do if I have questions?

You can find information about your No Claims Discount in your membership guide, which will be part of your renewal pack. We're always happy to talk to our customers, so if you've got any questions, please call us on **0800 010 383*** between 8am and 8pm Monday to Friday and 9am and 12:30pm on Saturdays and we'll be happy to help.

[^] This includes all claims apart from those which are above policy allowances or any claims we've not yet approved for payment

* We may record or monitor our calls