

Moratorium underwriting. Addendum.



This Addendum applies to anyone on your policy with moratorium underwriting. If you and all **your dependants** (if any) don't have moratorium underwriting, please ignore this document.

This Addendum includes important information about the way we apply moratorium underwriting to your policy. Please read this Addendum together with your **membership certificate**, the policy guide and any **confirmation of special conditions**. Along with these documents, this Addendum is part of our health insurance **agreement** with you.

We've clarified the way we explain how moratorium underwriting works on each of the pages listed below for your policy guide. The changes are shown in blue.

- Bupa By You – pages 12 and 34
- Bupa Fundamental Health Insurance – pages 12 and 31
- Bupa Health – pages 12 and 31
- Bupa Standard and Bupa Premium – pages 12 and 31
- Bupa Your Choice – pages 12 and 32
- Bupa Health HM Forces – pages 12 and 32

Page 12 of your policy guide

Moratorium

When you apply for a policy, we don't look at **your** or any of **your dependants'** (if any) medical history. Instead, when **you** or they claim for a condition **you** or they had in the five years before your or their **Bupa** cover began, it will only be covered if you or they have been on your policy for two consecutive years without having any symptoms, treatment, medication or advice for the condition. If you claim, we may ask you for more information about the history of your symptoms, so we can confirm it's covered by your policy. We may also need details from your doctor and they may charge for this. If so, you'll need to pay for this yourself.

Page 31, 32 or 34 of your policy guide

Exception to Exclusion 22 Pre-existing conditions, special conditions and moratorium conditions

22 Pre-existing conditions, special conditions and moratorium conditions	Your membership certificate shows the type of underwriting that applies to your policy.	✓
	For full medical underwriting policies: <ul style="list-style-type: none"> ■ treatment of pre-existing conditions isn't covered. This includes any special conditions listed on any confirmation of special conditions we send you. ■ treatment of any disease, illness or injury for, or resulting from pre-existing conditions or special conditions isn't covered. 	✗
	For moratorium and moratorium switch policies: <ul style="list-style-type: none"> ■ treatment of any disease, illness or injury for, or resulting from a moratorium condition isn't covered. 	✗
	Exception: treatment of a moratorium condition is covered if at any time you don't: <ul style="list-style-type: none"> ■ receive any medication for, and ■ ask for or receive any medical advice or treatment for, and ■ have symptoms of that moratorium condition for a period of two consecutive years after your moratorium start date whilst covered on your policy.	✓