

# Your Bupa Cash Plan policy guide

This guide together with your membership certificate shows the full terms of your Cash Plan insurance cover.

For policies starting on or after 1 December 2025



# About this guide

## Your Bupa Cash Plan insurance

This guide explains how to use your policy. It includes full details of what is and isn't covered (see section 3, pages 8 to 27).

Your **membership certificate** includes details of everyone covered on the policy, their level of cover, and the cover **start date** and the amount you and anyone covered on your policy can claim up to in each policy year.

Although they're separate documents, this guide and your **membership certificate** should be read together because these are the documents which set out the full details of how your Cash Plan insurance works.

### Need to know

This policy guide contains all the possible cover under Bupa Cash Plan. Only your **membership certificate** shows the cover that your **group** has selected and that is available to you. This means you may not have all the cover set out in this policy guide.

In this guide, references to:

- 'We', 'our' and 'us' mean Bupa Insurance Limited registered in England and Wales with registration number 3956433 and a registered office at 1 Angel Court, London EC2R 7HJ.

## Who is this policy for?

This policy is suitable for someone who wants support with everyday healthcare expenses. All levels of cover provide cash back towards everyday costs, such as dental, optical, prescriptions and **consultations**.

To make sure your cover meets your needs (and those of anyone covered by your policy), please read this guide. We haven't provided you with any advice about your cover and how it meets your individual needs.

Some words in this guide are in **bold** and *italics*. This is because they have a specific meaning which we explain on pages 37 to 39.

# Contents

2	About this guide
4	How to get in touch with us
5	How to use your policy and claim
8	Policy Terms including what is and isn't covered
28	How your Cash Plan insurance policy works
37	Definitions, what some of the words and phrases in this guide mean
40	How we use and protect your information and how you can complain

# How to get in touch with us

## Online

Visit [bupa.co.uk/cashplan](http://bupa.co.uk/cashplan) where you can:

- Submit claims via our online portal [www.bupa.co.uk/cashplan/claims](http://www.bupa.co.uk/cashplan/claims)
- Download a claim form



## Email

For answers to questions about your cover please email us at [cashplanmemberservices@bupa.com](mailto:cashplanmemberservices@bupa.com)

Include your membership number, full name and postcode so that we can reply to your query as quickly as possible.



## Call

If you have questions about your cover or claims please call us on **0345 606 6003** between 8am to 6pm Monday to Friday or 8am to 1pm on Saturday and we'll be happy to help.

We may record or monitor phone calls.



## Write

You can also write to us at:

**Bupa Cash Plan, Bupa Place, 102 The Quays, Salford M50 3SP.**



## If you have hearing or speech difficulties

You can use the Relay UK service, visit [www.relayuk.bt.com](http://www.relayuk.bt.com) for more information.

## If you have sight difficulties

We have documents in Braille, large print or audio.

Please let us know if you'd like us to send you some.



# 1. How to use your policy and claim

## Before you claim

Before you claim, check this guide and your *membership certificate* to see your level of cover and who is covered on the policy.

It's important that you read section 3 (pages 8 to 27) of this guide to fully understand what is and isn't covered on this policy under each *benefit*.

You need to claim within 12 months of receiving any treatment, goods or services.

## How to claim

### Online

The easiest way to submit a claim is to use our online claim form at [www.bupa.co.uk/cashplan/claims](http://www.bupa.co.uk/cashplan/claims)



### Post

Download a claim form from [bupa.co.uk/cashplan](http://bupa.co.uk/cashplan).  
Please post your completed claim form and a copy of your receipts, to:  
**Bupa Cash Plan, Bupa Place, 102 The Quays, Salford M50 3SP.**



### Call

**0345 606 6003**

We may record or monitor phone calls. Lines are open 8am to 6pm Monday to Friday or 8am to 1pm on Saturday (excluding Bank Holidays).



## Need to know

Make sure your receipt clearly shows the following information:

- the full name and contact details of who provided the treatment, goods or services;
- the treatment, goods or services provided;
- the full name of the person receiving the treatment, goods or services;
- the date of the treatment or services;
- the amount paid for the treatment or services.

We may need some information from you to help us with your claim - for example:

- medical reports and other information about the treatment you're claiming for;
- the results of any independent medical examination we may ask you to have (which we'll pay for);
- proof of prescription. Please note for prepayment certificates, claim refund will be based on certificate start date.

### Claims for hospital stays

For *hospital inpatient* or *hospital day-case* stays, please provide the stamped claim form from the *hospital* confirming the reason and length of stay OR a *hospital* discharge letter.

### Claims for birth and adoption (if applicable to your policy)

Full copy of the birth or adoption certificate, which must also include the name of the person making the claim.

## What happens next

We'll send you confirmation when the claim has been paid. If we don't pay your claim, we'll let you know and explain why.

If we don't have everything we need to assess your claim, we'll contact you for more information.

We will pay eligible claims for treatment, goods or services received from your **start date**.

We'll pay your claim into your nominated bank account.



### **Making claims on more than one insurance policy**

- a. If you or your **dependants** have other insurance cover for the cost of the treatment, goods or services you are claiming from this policy, you must provide us with full details as soon as possible. This includes any other insurance you or your **dependants** hold with Bupa or any other provider.
- b. We will only pay our share, up to the benefit limit, of the cost of the treatment, goods or services you are claiming for.
- c. Please note that attempting to claim on more than one insurance policy in order to receive more than the cost (to you) of the treatment, goods or services will be considered fraudulent and/or misleading.
- d. This applies to all benefits, except for the following (if these apply to your cash plan):
  - hospital in-patient claims
  - hospital day-case claims
  - birth and adoption claims.

For these, we will pay any eligible claims in full, up to your benefit allowances, even if the costs have been covered in part or in full by another insurance policy, as you don't need to incur any cost for these benefits to be payable.

# 3. Policy Terms

## Key information

In this section we explain what is and isn't covered.

## 3.1 General terms of your cover

### Need to know

Here are the general terms which apply to your cover and claims.

- Membership registration types are dependant on the scheme you are on, please check your **membership certificate**:
  - Individual plus membership is for the **main member** and up to four **child dependants**.
  - Individual membership is for the **main member** only.
  - Single membership is for the **main member** only.
  - Single Parent Family (SPF) membership is for the **main member** and up to four **child dependants**.
  - Couple membership is for the **main member** and their **partner**.
  - Family membership is for the **main member**, their **partner** and up to four **child dependants**.
- You can only claim cash back for the period when you or your **dependants** (as applicable) are covered on the policy. We will pay claims according to the terms and conditions and **benefit allowances** that applied at the time you received the treatment, goods or services.
- You can only claim cash back for treatment, goods or services that have already been received and paid for by you or your **dependants**. For **hospital inpatient** and **hospital day-case** and birth and adoption claims, separate proof to support your claim is needed.
- You'll need to pay for your treatment, goods or services and then claim some or all of it back, depending on the level of cover you have, within 12 months of it being received.
- We only pay for treatment, goods or services received in the **UK**, Channel Islands or Isle of Man. If items are purchased online, they must be bought from a **UK**, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.

## 3.1 General terms of your cover (continued)

- If your cover level changes during a **benefit year**, the total claims we will pay for any **benefit** will not exceed the highest **benefit allowance** available within that **benefit year**, regardless of when the claims are submitted.
- We do not have to pay any claim if you or your **dependants** break any of the terms and conditions of your cover which relate to the claim.

### What isn't covered

- Treatment, goods or services arising from any epidemic or pandemic. Epidemic means significantly more cases of an illness, specific health-related behaviour or other health-related events in a community or region than would normally be expected (unless the World Health Organisation provides another definition). Pandemic means the worldwide spread of a disease with epidemics in many countries and most regions of the world.
- Treatment, goods, or services arising directly or indirectly from:
  - war, riots, terrorist acts, civil disturbances, foreign hostility where war has not been declared, or any similar cause
  - chemical, radioactive or nuclear contamination, or combustion of chemicals or nuclear fuel or any similar event.
- Treatment, goods, or services that you receive from a business you own or from a member of your immediate family.
- Charges by a **hospital** or doctor or someone else for completing your claim form.
- Insurance premiums.
- Any type of extended warranty or guarantee for goods or services received.
- Regular payment plans e.g. dental practice plan payments.
- Missed or cancelled appointment fees or charges.
- Postage and packing costs.
- Prescription fees and medication (except under the prescription benefit where this applies).

### Making claims on more than one insurance policy

You cannot claim more than once for the same treatment, goods or services you have paid for. This means that if you have two policies that provide cover, we'll only pay our share up to the allowance for the cost of the treatment, goods or services you are claiming for. This applies to all **benefits** except for **hospital inpatient**, **hospital day-case** or birth and adoption claims (if these apply to your **benefits**). As you don't need to pay costs for these **benefits** you can make a claim on more than one policy.

## 3.2 Dental

---

This section explains what cash benefit is available for dental claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Dental treatment provided by a dental professional.
- Home use materials and kits bought from a dental professional for example mouth guards and toothpastes.



### What's not covered

- Any medications (prescribed or non-prescribed). Medication prescribed by a dental professional is covered by the prescription benefit.
- Home use materials and kits bought independently and not from a dental professional.
- Dental practice plan payments.

### Need to know

When you submit a claim, you need to attach a copy of your receipt(s), that clearly show the following:

- The name and contact details of the practitioner/provider.
- Date of purchase/treatment and the name of the person claiming.
- Cost of treatment/goods or services and evidence that this has been paid in full.

## 3.3 Dental Injury

This section explains what cash benefit is available for dental injury claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Treatment provided by a dental professional for a dental injury arising as a result of an external impact.



### What's not covered

- Any dental injury treatment resulting from, or related to, a deliberate self-inflicted injury.
- Any dental injury treatment resulting from, or related to, any injury sustained while taking part in a **physical contact sport**.

### Need to know

When you submit a claim, you need to attach a copy of your receipt(s), that clearly show the following:

- The name and contact details of the practitioner/provider.
- Date of purchase/treatment and the name of the person claiming.
- Cost of treatment/goods or services and evidence that this has been paid in full.

## 3.4 Optical

This section explains what cash benefit is available for optical claims.

Your **membership certificate** shows the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Glasses with prescribed lenses, prescribed contact lenses, contact lens checks and routine sight tests when provided by a qualified ophthalmic practitioner.
- Corrective laser eye treatment carried out by an ophthalmic surgeon who is a **consultant**.
- Glasses repair when provided by a qualified ophthalmic practitioner.
- Where prescribed glasses or contact lenses are purchased online, they must be bought from a **UK**, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.
- Reimbursement of health insurance excess claim.



### What's not covered

- Cash back isn't payable for items including (but not limited to) solutions, chains or cases.

### Need to know

When you submit a claim, you need to attach a copy of your receipt(s), that clearly show the following:

- The name and contact details of the practitioner/provider.
- Date of purchase/treatment and the name of the person claiming.
- Cost of treatment/goods or services and evidence that this has been paid in full.

## 3.5 Hospital inpatient treatment

This section explains what cash benefit is available for **hospital inpatient** treatment claims. This means admission to a **hospital** ward (before midnight) where the **member** needs to stay in **hospital** overnight or longer for medical reasons.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Up to 20 nights within each **benefit year**, for **hospital inpatient** admissions for treatment or investigation.
- Parental stays if the **main member** or their **partner** (if covered) stays overnight in **hospital** with a **child dependant**, under age 16, whilst the child has **hospital inpatient** treatment. Parental stays, when eligible, are paid from the **benefits** of the **main member** or **partner**.
- Reimbursement of health insurance excess claim.



### What's not covered

- Cosmetic or reconstructive surgery for cosmetic reasons.
- Going to **hospital** for casualty or emergency treatment, which doesn't need a formal admission to a **hospital** bed.
- **Hospital inpatient** treatment which isn't provided by a **consultant** or where there isn't a **consultant** in overall charge.
- **Hospital** admissions arranged for social or domestic reasons.
- The first 10 nights of a **member's** maternity **hospital inpatient** stay. This means any **hospital inpatient** stay during which a **member** gives birth. **Members** can claim from the 11th night of their maternity **hospital inpatient** stay.
- Geriatric care.
- Convalescence care or rehabilitation.
- Treatment of addictive conditions.

## 3.5 Hospital inpatient treatment continued

---

### Need to know

The total 20 day or night allowance for each *benefit year* is a combined allowance with the *hospital day-case* benefit.

Night means each night a *member* is admitted as a *hospital inpatient*. Day means each day a *member* is admitted as a *hospital* day-patient.

## 3.6 Hospital day-case treatment

This section explains what cash benefit is available for **hospital day-case** (days) claims. This means admission to a **hospital** ward where the **member** is given a **hospital** bed for treatment or investigation but is discharged before midnight on the same day.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Up to 20 days within each **benefit year**, for **hospital** day-patient admissions for treatment or investigation.
- Reimbursement of health insurance excess claim.



### What's not covered

- Cosmetic or reconstructive surgery for cosmetic reasons.
- Going to **hospital** for casualty or emergency treatment, which doesn't need a formal admission to a **hospital** bed.
- Any admissions that aren't classed as **hospital** day-patient e.g. outpatient check-ups, outpatient scans, respite care or treatment not delivered in **hospital**.
- Claims for laser eye surgery, which can be claimed under the optical benefit (if available to your cash plan).

### Need to know

The total 20 day or night allowance for each **benefit year** is a combined allowance with the **hospital inpatient** benefit. Night means each night a **member** is admitted as a **hospital inpatient**. Day means each day a **member** is admitted as a **hospital day-case**.

## 3.7 Therapies

This section explains what cash benefit is available for therapy claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Treatment or services provided by an **acupuncturist**.
- Chiropody or podiatry treatment or services provided by a **chiropodist** or **podiatrist** (for Cash Plan 100 members this is a separate benefit).
- Any items recommended or prescribed by a **chiropodist** or **podiatrist** excluding medication (for Cash Plan 100 members this is a separate benefit).
- Treatment or services provided by a **chiropractor**.
- Treatment or services provided by an **osteopath**.
- Treatment or services provided by a **physiotherapist**.
- Reimbursement of health insurance excess claim.



### What's not covered

- Any medication.
- Any items including insoles that have not been recommended or prescribed by a **chiropodist** or **podiatrist** (for Cash Plan 100 members this is a separate benefit).

## 3.7 Therapies (continued)

---

### Need to know

When claiming for items recommended or prescribed, we need written confirmation from the *chiropodist* or *podiatrist* for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a **UK**, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.

## 3.8 Chiropody/podiatry

This section explains what cash benefit is available for chiropody/podiatry claims. Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Chiropody or podiatry treatment or services provided by a **chiropodist** or **podiatrist**.
- Any items recommended or prescribed by a **chiropodist** or **podiatrist** (excluding medication).



### What's not covered

- Any medication.
- Any items including insoles that have not been recommended or prescribed by a **chiropodist** or **podiatrist**.

### Need to know

When claiming for items recommended or prescribed, we need written confirmation from the **chiropodist** or **podiatrist** for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a **UK**, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.

## 3.9 Consultations and diagnostic tests or scans

This section explains what cash benefit is available for **consultations** and diagnostic tests or scans claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- **Consultations** with a **consultant**.
- **Consultations** with a **dietitian** or **occupational therapist**.
- Diagnostic tests or scans requested by your **consultant** or other healthcare professional.
- For Cash Plan 100 members only - Diagnostic tests or scans for conditions specifically linked with, or related to, fertility treatment.
- Reimbursement of health insurance excess claim.



### What's not covered

- Consultations with a **general practitioner (GP)**, or **consultations** provided by a medical or dental professional who is not a **consultant**.
- Non-health related **consultations**.
- Any test or scan performed which is not to assess a specific condition, for example as part of a health screening or assessment, routine tests, health tests or wellness reviews.
- Any test or scan services performed as part of a **hospital inpatient** or **hospital day-case** procedure.
- Any test or scan services provided by an orthodontist.

## 3.10 Prescriptions, Flu Jabs and Vaccinations

This section explains what cash benefit is available for prescription, flu jabs and vaccination claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Charges paid for a prescription.
- Prescription prepayment certificates.
- Flu jabs charges.
- Vaccination charges.



### What's not covered

- Charges for unofficial prescriptions.

### Need to know

We require proof of payment, prescription prepayment certificate and an FP57 or a copy of your named prescription(s).

For prescription prepayment certificates, please note claim refunds are based on certificate start date.

## 3.11 Birth and adoption

---

This section explains what cash benefit is available for birth and adoption claims. Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Cash benefits for each new child born to or adopted by the **main member**, up to your **benefit allowance** depending on your **membership level**.



### What's not covered

- Any claim not supported by a full copy of the birth certificate issued by the registry office or if claiming for adoption, an adoption certificate. The **main member's** name must be on the certificate.

### Need to know

The adoption benefit can only be claimed for children aged 15 and under.

## 3.12 Bupa health benefits

This section explains what cash benefit is available for Bupa health benefit claims. Your **membership certificate** shows if this **benefit** is applicable to your policy and the maximum amount you and anyone covered on your policy can claim up to in each policy year.



### What's covered

- Cash back for remote or in person Bupa health assessments, health checks and Bupa Menopause Plan, Period Plan and Men's Sexual Dysfunction Plan for main members and all **dependants** aged 18 and over.

Claims will only be paid if:

- Booked or arranged through **Bupa**.
- You provide evidence of payment for your Bupa health assessment with your claim form.



### What's not covered

- Cover is not provided for **dependants** under the age of 18.
- Any services not provided by **Bupa**.

### Need to know

For health assessments and health checks, please visit [bupa.co.uk/health-assessments](https://bupa.co.uk/health-assessments) or call **0345 600 3458**.

For health plans (Menopause Plan, Period Plan or Men's Sexual Dysfunction Plan), please visit [bupa.co.uk/health/payg](https://bupa.co.uk/health/payg) or call **0333 920 7371**.

Opening times may vary. We may record or monitor phone calls.

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit [www.relayuk.bt.com](https://www.relayuk.bt.com). We also offer documents in Braille, large print, or audio.

## 3.13 Bupa Cash Plan Helpline (For Cash Plan 100 only)

This section explains what is available for Bupa Cash Plan Helpline claims.

Your **membership certificate** shows if this **benefit** is applicable to your policy and what you and anyone covered on your policy can claim up to in each policy year.



### What's covered

Call the Bupa Cash Plan Helpline on **0345 600 4989** for:

- 24-hour telephone information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service is available every day of the year to the **main member** and all **dependants** aged 16 and over. Calls may be recorded and to maintain the quality of our service a nursing manager may monitor some calls always respecting confidentiality.
- Legal advice and assistance on personal matters, through a third-party legal advice service provider.
- 24-hour counselling advice and assistance. Confidential helpline support available to the **main member** and all **dependants** aged 16 and over. Qualified **counsellors** provide immediate emotional support for a range of problems. The helpline is available every day of the year. If something is upsetting you or causing you stress, our qualified **counsellors** will listen, suggest ways to resolve the problem or point you in the right direction for support. Some of the things they can help with include: relationship worries, difficulties at work, bereavement, coping with change, stress, anxiety, depression, emotional problems and substance misuse. Calls may be recorded and to maintain the quality of our service we may monitor some calls always respecting confidentiality. Our **counsellors** will explain our confidentiality policy to you when you call.

### Need to know

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit [www.relayuk.bt.com](http://www.relayuk.bt.com). We also offer documents in Braille, large print, or audio.

## 3.14 Bupa Employee Assistance Programme (if applicable)

Your **membership certificate** shows if you're covered for the Bupa Employee Assistance Programme and if your level of cover is Key or Premier.

The Bupa Employee Assistance Programme is a confidential support service that is available to the **main member** and all **dependants** over 16 years of age. It's available all day every day on **0330 123 0124** (we may record or monitor phone calls) and offers a range of different services. Your access to these services depends on your cover option chosen by the **group** and whether you're suitable for the option after completing our mental health and wellbeing assessment. The different services are explained below. Please read your **membership certificate** to see which services you have access to under your cover.

### Telephone helpline

Qualified **counsellors** who offer confidential emotional support. They'll listen and suggest ways to help or point you in the right direction for support. Some of the things they can support you with are:

- relationship worries;
- difficulties at work;
- bereavement;
- coping with change;
- stress;
- anxiety;
- depression;
- emotional problems;
- substance misuse.

### Specialist legal helpline<sup>††</sup>

Confidential specialist legal telephone support from a third party provider. They can give you expert information to help you make informed decisions for a range of legal issues. If you're having a legal problem, our qualified **counsellors** will refer you to the specialist legal helpline. Here's just some of the legal issues you can discuss:

- consumer rights;
- divorce;
- neighbour disputes;
- landlord issues.

<sup>††</sup>Information only services. For legal, financial or debt management advice, customers will need to engage external advisers separately.

## 3.14 Bupa Employee Assistance Programme (if applicable) continued

### Specialist financial helpline<sup>++</sup>

Confidential specialist financial telephone support operated by a third party provider. You can get expert information to help you make informed decisions about a range of financial matters.

If you're having any financial issues, our qualified **counsellors** will refer you to the specialist financial helpline. Here's some of the financial issues you can discuss:

- money management;
- debt issues;
- mortgages;
- pensions.

### Specialist family care helpline

Specialist family care helpline operated by a third party provider. You can get expert information to help you make informed decisions for a range of family care issues.

If you're experiencing a family care issue, our qualified **counsellors** will refer you to the specialist family care helpline. Here's some of the family care issues we can help with:

- parenting;
- returning to work;
- childcare;
- elderly care.

<sup>++</sup>Information only services. For legal, financial or debt management advice, customers will need to engage external advisers separately.

## 3.14 Bupa Employee Assistance Programme (if applicable) continued

---

**The following benefits are only available on EAP Premier cover.**

### **Short-term counselling**

We'll speak to you on the phone and assess your situation and needs using our mental health and wellbeing assessment tool. After this, our **counsellor** may recommend telephone or face-to-face counselling. We have a network of experienced **counsellors** across the **UK** and you can claim for up to six telephone or face-to-face counselling sessions in each **benefit year**. You can claim short-term counselling for the same mental health condition once in a **benefit year**.

### **Online cognitive behavioural therapy (CBT)**

Fast access to a range of online, clinically evidenced CBT programmes supported by a **counsellor**. This service is available as an alternative to the short-term counselling service after assessing your needs. When you call the telephone helpline you'll be taken through our mental health and wellbeing assessment and CBT may be offered to you. Your cash plan covers the same mental health condition once in a **benefit year**.

### **Online resources**

You have unlimited, free access to our website which offers a wide range of useful information and tools. Visit [bupa.co.uk/eaponline](https://bupa.co.uk/eaponline).

## 3.15 Bupa Anytime HealthLine

---



### What's covered

24-hour telephone access to information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service is available every day of the year to the **main member** and all **dependants** (**dependants** under the age of 16 must be accompanied by a parent or guardian). Call **0345 603 0779**. Calls may be recorded and to maintain the quality of our Bupa Anytime HealthLine service a nursing manager may monitor some calls always respecting confidentiality.

### Need to know

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit [www.relayuk.bt.com](http://www.relayuk.bt.com). We also offer documents in Braille, large print, or audio.

## 4. How your Cash Plan insurance policy works

Bupa Cash Plan is a group insurance policy governed by the **agreement** with your **group**. The terms and conditions of your policy have been agreed between your **group** and **Bupa**. There is no legal contract between you and us for your cover under the **agreement**.

Only the **group** and **Bupa** have legal rights under the **agreement**. However:

- If you are a **contributing member** you will have legal rights as set out in this policy guide. Please refer to section 4.11, on pages 35 to 36.
- If you are not a **contributing member**, we allow you access to the claims and complaints processes as set out in this policy guide.

### 4.1 Age and eligibility criteria

- a. You can only be accepted initially as a **partner** on the policy if you are aged between 18 and 69. Once you are accepted as a **partner**, there is no maximum age limit for being a **partner** on the policy.
- b. You must be resident in the **UK** throughout the policy term.
- c. The **main member** must initially be an employee or representative of the **group** (or a partner of the group if it is a partnership).
- d. The **main member** can add their **partner** or children as a **dependant**. **Child dependants** are only eligible to be **members** if they are under 24 years old and a resident in the **UK**. The cover for any **child dependant** will end at the next **annual renewal date** following their 24th birthday.
- e. A maximum of four **child dependants** can be covered on the policy.
- f. Some benefits have an age limit (see your **membership certificate** for more details).

### 4.2 When your cover starts and renews

- a. The **main member's** policy and **benefit year** start from the cover **start date** which is on the **membership certificate**.

- b. If the **main member** applies for **partners** and **dependants** to be covered on the policy, their cover will start from the cover **start date** as shown on the **membership certificate** or a separate cover **start date** as shown on the **membership certificate**, if they are added as **partners** and/or **dependants** later in the policy year. We will only pay **benefits** for each **partner** and/or **dependant** from their cover **start date**.
- c. Your cover end date is shown on the **membership certificate**. Bupa Cash Plan is an annual contract between your **group** and **Bupa**. Your policy will renew on the **annual renewal date** in accordance with the terms and conditions of this policy guide subject to the **group** renewing the policy. The **benefit allowance** for you and your **dependants** will be refreshed at the start of each **benefit year**.
- d. If your cash plan allows you to apply for your **dependants** to become members, we require information about all members to be covered on the policy to be provided before the group **start date** or **annual renewal date**, unless otherwise agreed.

If you're a **contributing member**, please see 'Contributing Members' in this section.

## 4.3 Payment of premiums

The **group** must pay us premiums and any other payment due for the **main member's** policy and that of any **dependants** covered on the policy, as and when they are due.

Bupa Insurance Services Limited acts as our agent for arranging and administering your policy. Premiums are collected by Bupa Insurance Services Limited as our agent for the purpose of receiving, holding and refunding premiums and claims monies.

If you're a **contributing member**, please see 'Contributing Members' in this section.

## 4.4 How your policy can end

- a. We may be able to end your policy if you provide us with fraudulent or misleading information. Please refer to section 4.6, on pages 31 to 32.

We may cancel or refuse to renew a **main member's** or a **dependant's** cover if, our relationship with that **main member** or **dependant** has broken down.

For example:

- Being abusive to our staff or healthcare providers.
  - Issuing court proceedings entirely without merit.
  - Any action which leads us to believe you won't act in good faith in your dealings with us.
- b. The **group** may terminate the **main member's** policy, or the cover of any **dependants**, at any time by notifying **Bupa** in writing.

- c. The **main member** can end their or their **dependant's** cover at their next **annual renewal date**. The **main member** must notify the **group** in advance of the **annual renewal date** with all requests.
- d. If the **main member's** policy ends for any reason, then the cover of all **dependants** will also end. If you are a **contributing member**, please refer to section 4.11, on pages 35 to 36.
- e. The **main member's** policy (and therefore the cover of their **dependants**) will immediately come to an end if:
- the **agreement** between **Bupa** and the **group** terminates;
  - the **group** does not renew the policy of the **main member**;
  - the **group** does not pay on or before its due date the required premium and any other payment due under the **agreement** for the **main member** and their **dependants**. If you are a **contributing member**, please refer to section 4.11, on pages 35 to 36;
  - the **main member** stops being a resident in the **UK** (the **main member** must inform us if they stop being a resident in the **UK**);
  - the **main member** ceases to meet the eligibility criteria for membership of the policy as agreed between **Bupa** and the **group**, please refer to section 4.1, on page 28; or
  - the **main member** dies.
- f. Your **dependant's** cover will automatically end if:
- the **main member's** policy ends;
  - the **group** does not renew the cover of that **dependant**;
  - the **main member** or a **dependant** stops being a resident in the **UK** (the **main member** must inform us if they or a **dependant** stop being a resident in the **UK**);
  - the **dependant** ceases to meet the eligibility criteria for membership of the policy as agreed between **Bupa** and the **group**, please refer to Section 4.1 on page 28;
  - the **main member** or the **dependant** ceases to meet eligibility criteria for membership of the policy as agreed between **Bupa** and the **group**, please refer to Section 4.1 on page 28; or
  - that **dependant** dies.

- g. A *child dependant's* cover will automatically end next *annual renewal date* following their 24th birthday.

## 4.5 Changes we can make

- a. We can make changes to the terms and conditions of your policy and that of the *agreement* between the *group* and *Bupa* at the *annual renewal date* or at any time if required to by law or regulation.
- b. These changes could affect the amount and type of cover provided under the policy. We may also change or withdraw the amount of any discount or preferential rates at the *annual renewal date*.
- c. We can, at any time, change the amount to be paid to us in respect of Insurance Premium Tax (IPT) or any other taxes, levies or charges that may be introduced and which are payable in respect of your cover if there is a change in the rate of IPT or if any such taxes, levies or charges are introduced.
- d. If we do make any changes to the terms and conditions of your policy, we will write to tell the *main member* at least 28 days before the change takes effect. If the changes are required to be made more quickly by law or regulation, we will notify the *main member* as early as possible.

If you're a *contributing member*, please refer to section 4.11, on pages 35 to 36.

## 4.6 Fraudulent or misleading information

- a. We may be able to end your policy or refuse to pay a claim in full or part if there is reasonable evidence that you did not take reasonable care in answering our questions. By this we mean giving fraudulent or misleading information or keeping necessary information from us if this was:
- Deliberate or reckless, we may treat your or your *dependant's* (or both of your) cover as if it never existed and not pay any claims, and if you're a contributing member, keep any premiums you have paid.
  - Careless, we may:
    - if you are not a *contributing member*, withdraw cover and refuse all claims, change your cover or we could reduce any claim payment (if applicable)
    - if you are a *contributing member*, withdraw cover and refuse all claims and refund all premiums you have paid for the year, change your cover, or we could reduce any claim payment by the same proportion.

If you are a *contributing member*, please refer to section 4.11, on pages 35 to 36.

- b. If you make a fraudulent claim under this policy, we:
- i. are not liable to pay the claim; and
  - ii. may recover from you any sums paid by us to you in respect of the claim; and
  - iii. may, by notice to you, treat the policy as having been terminated with effect from the time of the fraudulent act.
- c. If we exercise our right under clause (b)(iii) above:
- i. we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
  - ii. we need not return any of the premiums paid.
- d. The following list contains examples of practices we consider fraudulent and/or intentionally misleading, although this list is not exhaustive:
- deliberately giving us false information about the **main member**, a **dependant** or a claim on your policy;
  - making any claim under your policy where you know the claim is false, or is exaggerated in any respect;
  - making a statement in support of a claim where you know the statement is false in any respect;
  - sending us a document in support of a claim where you know the document is forged, false or otherwise misleading in any respect, or
  - making claims under more than one insurance policy in order to receive a sum greater than the cost (to you) of treatment.
- e. If we decide to end the **main member's** policy, and/or the cover of any **dependants**, we will write to the **main member** to let you know. The **main member's** policy (and/or the cover of your **dependants**) will end with immediate effect.
- f. If we end your policy based on receiving fraudulent or misleading information from you, you will not be able to join or re-join any **Bupa** insurance policy in the future.

## 4.7 Treatment needed because of someone else's fault

You may need to claim for treatment you need because of an injury or medical condition that was caused by someone else (a 'third party') or was their fault. This could be due to a road accident, an injury or potential clinical negligence.

If this happens you should let us know as soon as possible as we'll need to recover costs we've paid for your treatment from the third party. This won't reduce the amount you can recover from the third party.

If this applies to you:

- Tell us as soon as you know you need (or may need) treatment that was caused by a third party or was their fault - you can call us on **0800 028 6850** (we may record or monitor phone calls) or email us at **infothirdparty@bupa.com**. You must provide us with any details that we reasonably ask you for.
- Inform your solicitor, insurer or representative (if using one) that you have *Bupa* health insurance that may have covered some of the costs.
- You must provide us with any details we reasonably ask you for - this includes providing us with your solicitor's, insurer's and/or representative's details and give us your permission to contact them.
- You must take any reasonable steps we ask of you to recover from the third party the cost of the treatment paid by us and claim interest if you are entitled to do so - this includes making sure we can communicate with you and your legal representative (if you appoint one) about this and that you or your legal representative regularly keep us updated on progress with any recovery action.
- Ask your solicitor, insurer or representative to include in your claim all the costs we've paid for your treatment, including 8% interest for each year.
- We are not responsible for any legal fees you may incur if you pursue the third party for damages.
- Make sure that if you agree settlement with a third party, it includes the full cost of your treatment that we've paid for, and that you pay this amount (and any interest) to us as soon as possible.

## 4.8 Making claims on more than one insurance policy

- a. If you or your **dependants** have other insurance cover for the cost of the treatment, goods or services you are claiming from this policy, you must provide us with full details as soon as possible. This includes any other insurance you or your **dependants** hold with **Bupa** or any other provider.
- b. We will only pay our share, up to the benefit limit, of the cost of the treatment, goods or services you are claiming for.
- c. Please note that attempting to claim on more than one insurance policy in order to receive more than the cost (to you) of the treatment, goods or services will be considered fraudulent and/or misleading. See section 4.6 for more details.
- d. This section 4.8 applies to all benefits, except for the following (if these apply to your cash plan):
  - hospital in-patient claims
  - hospital day-case claims
  - birth and adoption claims.

For these, we will pay any eligible claims in full, up to your **benefit allowances**, even if the costs have been covered in part or in full by another insurance policy, as you don't need to incur any cost for these benefits to be payable.

## 4.9 Law applicable to contract

The terms and conditions of your policy shall be governed by English law and all matters regarding your policy shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## 4.10 Policy notices

No amendment or variation to the terms and conditions of your policy shall be valid and effective unless made in accordance with these rules and **benefits** or specifically agreed between the **group** and **Bupa** and confirmed in writing. Unconfirmed verbal communications cannot override the written terms and conditions of your policy, nor amount to any agreement to vary any of its terms. No third party is authorised to effect any such amendment or variation on behalf of **Bupa**, or to waive any of **Bupa's** rights.

Any failure by **Bupa** to exercise, or any delay by **Bupa** in exercising, any of its legal rights or remedies under the **agreement** shall not amount to any waiver by **Bupa** of any such rights or remedies.

Any notice or communication which is given under or in connection with this policy shall be sent in writing by email or by pre-paid post, recorded delivery or delivered personally in the case of **Bupa** to **Bupa's** administrative address at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP** and in your case or the case of the **group** to the **main member's** address, or the **group's** address, as the case may be, last notified in writing to **Bupa**. In the absence of evidence of earlier receipt, any notice or communication shall be deemed to have been received on the day following delivery if delivered personally, in writing by email or by pre-paid post three days after posting.

## 4.11 Contributing members

Your **group** must pay premiums and any other payment due for your cover, and that of your **dependants** and every other person covered under the **agreement**, to us. If you contribute to the cost of premiums, this does not in any way affect the contract that exists between us and your **group**, as set out in this **agreement** between **Bupa** and your **group** and us.

If you pay for your cover, we will take it that we have received your contributions to the premiums the **group** has paid for you (for example, by payroll deduction) once these are received by your **group**.

We'll send you the terms and conditions that will apply to your cover as soon as we can, and your **group** will let you know the amount you will need to contribute from the **start date** for the next **benefit year**.

If you do not want your cover (and therefore the cover of all of your **dependants**) to renew on your **annual renewal date**, you can let your **group** know at any time before your **annual renewal date**. The same applies if you want to remove a **dependant** from the policy, but you want your cover to continue.

If you are a **contributing member** and you contribute to the premium through the **group**, we will take it that we have received the premium once it is received by the **group**.

If we only receive part of the premium, claims will be paid based on the membership level actually paid for.

Your premium may change if we, you, or the **group** make any changes to the policy.

If you want to end your cover (or the cover of any of your **dependants**) the following terms apply.

You can end your or a **dependant's** cover (and therefore the cover of all your **dependants**) by letting your **group** know within 21 days of either:

- the date you receive your terms and conditions (including your **membership certificate**) confirming your cover, or
- your **start date**

whichever is later. During this 21-day period, if you or your **dependant** have not made any claims we will refund to your **group** all of the premiums it has paid for you or your **dependant** for that benefit year.

After this 21-day period, you can only end your or your **dependant's** cover for a valid life event, as agreed by **us** and your **group**. We will refund to your **group** any premiums it has paid for you or your **dependant** that relate to the period after your cover ends.

Your cover, and your **dependants'** cover, will automatically end if your **group** doesn't pay the premiums or any other payments due under the **agreement**. However, we'll continue to pay claims covered by the policy if you can confirm (for example, by providing a copy of your payslips) that you paid your contributions to your **group**.

If we refund premiums paid for you or your **dependants** to the **group**, you should ask the **group** administrator to refund your contributions.

## 5. Definitions

Here's what the words and phrases in ***bold italic*** in this guide mean, these can be both singular and plural.

Word/phrase	Meaning
<b><i>Acupuncturist</i></b>	Means an acupuncturist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBACC), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), when you have your treatment. Visit these organisations' websites <b>www.aacp.org.uk</b> (AACP), <b>www.medical-acupuncture.co.uk</b> (BMAS) or <b>www.acupuncture.org.uk</b> (BACC) to see if a practitioner is registered.
<b><i>Agreement</i></b>	Means the agreement between <b>Bupa</b> and the <b>group</b> which, together with this policy guide, governs the terms and conditions of the policy.
<b><i>Annual renewal date</i></b>	Your annual renewal date will be the renewal date for the <b>group</b> . Depending on the month in which you first join the policy, your initial period of cover may not be a full twelve months. Your <b>benefits</b> and, if you are a <b>contributing member</b> , your premiums, may change at the annual renewal date.
<b><i>Benefit allowance</i></b>	Means the maximum amount available for each <b>benefit</b> of the cash plan during each <b>benefit year</b> . You can find the allowances for each <b>benefit</b> on the <b>membership certificate</b> .
<b><i>Benefit or Benefits</i></b>	Means each of the benefits set out on the <b>membership certificate</b> , which you can claim for as a <b>member</b> of the policy.
<b><i>Benefit year</i></b>	Means a 12-month period starting on the <b>group's start date</b> or anniversary of that <b>start date</b> . This applies to all <b>members</b> .
<b><i>Bupa</i></b>	Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Registered office: <b>1 Angel Court, London EC2R 7HJ</b> . Bupa provides the cover.
<b><i>Child dependant</i></b>	Means any child of the <b>main member</b> or their <b>partner</b> , including any child for whom they are a legal guardian or foster parent.
<b><i>Chiropodist</i></b>	Means a chiropodist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b><i>Chiropractor</i></b>	Means a chiropractor who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered as a Member of the General Chiropractic Council (GCC) when you have your treatment. Visit the GCC website <b>www.gcc-uk.org</b> to see if a practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).

Word/phrase	Meaning
<b>Consultant</b>	A specialist who is licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). Visit the GMC website <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> or the GDC website <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if a consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to their GMC registration. The licence is managed by the GMC.
<b>Consultations</b>	Means a meeting with a <b>consultant</b> , <b>dietitian</b> or <b>occupational therapist</b> to assess your health.
<b>Contributing member</b>	A contributing member is a <b>main member</b> who contributes to the costs of premiums for them self and/or any of their <b>dependants</b> .
<b>Counsellor</b>	Means a counsellor who is employed by <b>Bupa</b> or recognised by us and can be found on our online directory <a href="http://finder.bupa.co.uk">finder.bupa.co.uk</a> , and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). Visit the BPS website <a href="https://www.bps.org.uk">https://www.bps.org.uk</a> or the BACP website <a href="https://www.bacp.co.uk">https://www.bacp.co.uk</a> or the UKCP website <a href="http://www.psychotherapy.org.uk">www.psychotherapy.org.uk</a> to see if a therapist is registered.
<b>Dependant</b>	The <b>main member's partner</b> , and/or any <b>child dependant</b> , who is named on your <b>membership certificate</b> .
<b>Dietitian</b>	Means a dietitian who is recognised by us and can be found on our online directory <a href="http://finder.bupa.co.uk">finder.bupa.co.uk</a> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>General practitioner (GP)</b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. Visit the GMC website <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> to see if a GP is registered.
<b>Group</b>	The company, association or organisation for whom <b>Bupa</b> has agreed to operate the Bupa Cash Plan group policy for the time being of which you are an employee.
<b>Hospital</b>	Means any NHS or private hospital which has facilities for major surgery, or which exists mainly to provide treatment by <b>consultants</b> .
<b>Hospital day-case</b>	Means admission to a <b>hospital</b> ward (with discharge before midnight on the same day), where the <b>member</b> needs to stay in <b>hospital</b> for one day for treatment or investigation.
<b>Hospital inpatient</b>	Means admission to a <b>hospital</b> ward (before midnight) where the <b>member</b> needs to stay in <b>hospital</b> overnight or longer for medical reasons.
<b>Main member</b>	The person named as the main member on the <b>membership certificate</b> who is eligible to be covered in his or her own right rather than as a <b>dependant</b> .
<b>Member</b>	Means the <b>main member</b> of the policy and/or any <b>named dependant</b> covered under the policy.

Word/phrase	Meaning
<b>Membership certificate</b>	Means the document we send you that sets out the <b>membership levels</b> and <b>benefits</b> of the cash plan and the maximum <b>benefit allowance</b> payable for each level of cover.
<b>Membership level</b>	Means the level of cover chosen by you or the <b>group</b> . This determines your <b>benefit allowances</b> . Your <b>membership certificate</b> (or email) shows your membership level.
<b>Occupational therapist</b>	Means an occupational therapist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website at <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Osteopath</b>	Means an osteopath who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered as a Member of the General Osteopathic Council (GOC) when you have your treatment. Visit the GOC website <b>www.osteopathy.org.uk</b> to see if a practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
<b>Partner</b>	The <b>main member's</b> husband or wife or civil partner or the person the <b>main member</b> lives with in a relationship similar to that of a husband and wife whether of the opposite sex or not.
<b>Physical contact sport</b>	Sports including, but not limited to: rugby, hockey, boxing, wrestling, lacrosse, ice hockey or any other sport where it's common practice to wear mouth or gum protection.
<b>Physiotherapist</b>	Means a physiotherapist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Podiatrist</b>	Means a podiatrist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Start date</b>	The date your membership is effective from. You can find this in the <b>membership certificate</b> .
<b>United Kingdom/UK</b>	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

# 6. Protecting your information and rights

## 6.1 Status disclosure



Cash Plan insurance is provided by Bupa Insurance Limited and arranged and administered by Bupa Insurance Services Limited as an agent of Bupa Insurance Limited. Subscriptions are collected by Bupa Insurance Services Limited as an agent of Bupa Insurance Limited for the purpose of receiving, holding and refunding subscriptions and claims monies. These companies (using the trading name Bupa) are wholly owned subsidiaries of the British United Provident Association Limited.

Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The firm reference numbers are 203332 and 312526 respectively. This information can be checked by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk).

Bupa Insurance Limited is registered in England and Wales with company registration number 3956433 and Bupa Insurance Services Limited is registered in England and Wales with company registration number 3829851. They have the same registered office:

**1 Angel Court, London EC2R 7HJ**

### Getting in touch

The **Bupa** helpline is always the first number to call if you need help or support. You can call us on **0345 606 6003**. We may record or monitor phone calls.

The staff at **Bupa** are trained and supervised to provide our customers and members with information only on **Bupa's** own insurance products and health related services. All **Bupa** sales are on a non-advised basis.

## 6.2 How to complain



We work hard to provide a great service to our customers, but occasionally things can go wrong and when this happens we'll do our best to put things right quickly.

### How to get in touch

- Call us: **0345 606 6003**. We may record or monitor phone calls.
- Chat to us online: **[bupa.co.uk/complaints](https://bupa.co.uk/complaints)**.
- Email us: **[customerrelations@bupa.com](mailto:customerrelations@bupa.com)**.
- Write to us: **Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**.

If we can't resolve your complaint straight away, we'll email or write to you within five business days to explain the next steps.

You may be able to refer your complaint to the Financial Ombudsman Service for a free, independent and impartial review.

You can

- visit **[financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)**
- call them on **0800 023 4567**, or
- email them at **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**
- write to them at the **Financial Ombudsman Service, Exchange Tower, London E14 9SR**.

If you refer your complaint to the Financial Ombudsman Service, they will ask for your permission to access information about you and your complaint. We will only give them information that is necessary to investigate your complaint, but this may include medical information. If you're concerned about this, please contact us.

## 6.3 The Financial Services Compensation Scheme (FSCS)



In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or on its website at: **[www.fscs.org.uk](http://www.fscs.org.uk)**.

## 6.4 Privacy notice – in brief



We are committed to protecting your privacy when dealing with your personal information. This privacy notice explains what information we collect about you, how we use it and how we protect it. It also gives you 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, 1 Angel Court, London EC2R 7HJ**. 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-notice](https://bupa.co.uk/legal-notice).

### 1. Scope of our privacy notice

This privacy notice is for anyone who buys, uses, or contacts 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 when you get in touch with us and from certain other organisations (those acting on your behalf, for example, brokers, healthcare 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. What personal information we collect

We process the following categories of personal information about you and, if it applies, your dependents. 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. How we use the personal information we collect

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

## 6.4 Privacy notice – in brief (continued)



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, 1 Angel Court, London, EC2R 7HJ**.

### 6. AI, 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, healthcare 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.

## 6.4 Privacy notice – in brief (continued)



### 8. Cookies

When you use our websites and apps, we and third-party companies use cookies and similar technologies to collect information.

### 9. Transferring your personal information abroad

We work with companies that we partner with, or that provide services to us (such as healthcare 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.

### 10. How long we keep your information for

We keep your personal information in line with set periods. We typically keep personal information for seven years after you stop being a customer.

### 11. 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.

### 12. 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](mailto: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's Office, who can be contacted via [ico.org.uk/make-a-complaint](https://ico.org.uk/make-a-complaint) or **0303 123 1113**.

## 6.5 Financial crime and sanctions



### Financial crime

Your *group* agree to comply with all *UK* laws relating to detecting and preventing financial crime (including, the Bribery Act 2010 and the Proceeds of Crime Act 2002).

### Sanctions

We will not provide cover and we will not pay any claim or provide any benefit under this insurance, if doing so would:

- break any United Nations resolution, or any trade or economic sanctions, laws or regulations that apply to us (including those of the European Union, the *UK*, or the US)
- put us at risk of being sanctioned by any relevant authority, competent body, or
- put us at risk of being involved (directly or indirectly) in something which any relevant authority, banks we use, or competent body would consider to be banned or restricted.

If any resolutions, sanctions, laws or regulations referred to in this clause apply (or start to apply), we will take any action we consider necessary to make sure we continue to work within them. If this happens, you acknowledge that this may restrict, delay or end our obligations under your policy, and we may not be able to pay any claim.

## Notes

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and 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.

Bupa cash plan is provided by:

Bupa Insurance Limited. Registered in England and Wales with registration number 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 registration number 203332.

Bupa insurance policies are arranged and administered by:

Bupa Insurance Services Limited. Registered in England and Wales with registration number 3829851.

Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services registration number 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 2025

**bupa.co.uk**