About your no-claims discount and how it affects the price of your Bupa By You policy

Bupa

What is a no-claims discount?

A no-claims discount means that the cost of your insurance is affected by any claims you make. You'll pay less for your cover if you don't make any claims, and more if you do.

The cost of health insurance tends to go up due to your age, improvements in medical technology, increases in drug prices and new treatments becoming available. This means it's unlikely that the cost of your cover will go down, even if you have a no-claims discount.

If you're unwell, it's important that you don't delay getting treatment because of the impact it might have on your no-claims discount. This is what your health insurance is for.

How does the no-claims discount work?

A no-claims discount can be confusing so here's some information about how yours works. You can find more detail on the next page. We use a no-claims discount scale to help us to work out your price each year.

You start here

You'll start at Level 12 with a 65% discount on the no-claims discount scale when you first take out your Bupa By You policy with us.

Level eleven	62% discount	
Level ten	59% discount	Claim more than £300 but less than £1,200 and you'll move down two levels
Level nine	55% discount	Claim £1,200 or more and you'll move down three levels
Level eight	50% discount	
Level seven	45% discount	
Level six	40% discount	
Level five	35% discount	
Level four	27.5% discount	
Level three	20% discount	
Level two	10% discount	
Level one	0% discount	Level one is the lowest level, with no discount

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How does the no-claims discount work? (continued)

You'll start at level twelve with a 65% discount on the no-claims discount scale when you first take out your Bupa By You policy.

When you renew your policy for another year, we'll work out your no-claims discount based on the value of any claims you've made.

What if I haven't claimed?

If you haven't claimed, you'll move up one level on the no-claims discount scale. The higher the level you're at, the higher your discount is.

What if I have claimed?

If you've claimed, the cost of your claims will affect how your no-claims discount will change. Small claims won't affect your no-claims discount in the same way a big claim does. For example, if you claim up to £300, you'll stay where you are on the no-claims discount scale. If you claim more than £300 but less than £1,200, you'll move down the no-claims discount scale by two levels. If you claim more than £1,200, you'll move down the no-claims discount scale by three levels.

When is the no-claims discount applied?

Once we've calculated your premium (excluding Insurance Premium Tax), we'll apply your no-claims discount. So, if you haven't made a claim, your price increase will be smaller than if you have.

How will I know which level I'm on?

Your membership certificate will have the full no-claims discount scale and tell you which level of no-claims discount you're on.

Which claims affect my no-claims discount?

Every year, we calculate the cost of your cover around six weeks before your policy is due to renew. This is to make sure we have the most up-to-date details of any claims you have made.

For your first renewal, we'll consider the value of any claims we've approved for payment in the first 10 months of your policy. From your second renewal onwards, we'll consider the value of any claims we've approved for payment over a 12-month period (the last two months of your previous policy year and the first 10 months of your current policy year). We don't count any excess you may be responsible for paying. Claims that were not approved for payment in these periods, and claims for any amounts that are not included in your policy allowances, don't affect your no-claims discount.

Please remember that the time it takes to approve a claim for payment depends on how quickly we receive invoices from your treatment provider, so it may take several weeks from the date of your treatment for a claim to be approved for payment.

Everyone on the policy has their own no-claims discount. This means your discount isn't affected if someone else claims and you don't.

Some claims won't affect your no-claims discount scale at all. These include:

- Dental Cover Add-on
- Dental Allowance
- NHS Cash Benefit payments
- The Face-to-Face GP Service
- Claims under the Members First Option.

Using some of our support and treatment options such as the Anytime HealthLine or our Digital GP service, won't affect your no-claims discount either. Any treatment you might need after using one of these services could.

We're here to help

If you've got any questions, please call us on **0800 010 383.** Lines are open from 8am to 8pm, Monday to Friday and from 9am to 12:30pm

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