

# Health and lifestyle discount. Terms and Conditions



## 1. Who does the discount apply to?

This discount is available when you buy a new Bupa individual health insurance policy over the phone or online at [bupa.co.uk](http://bupa.co.uk).

You qualify for the discount if:

- You haven't used tobacco products in the last 2 years.
- Your Body Mass Index is between 18.5 and 24.9\*.  
(Pregnant women should use their pre-pregnancy BMI)
- You haven't been treated for prediabetes or diabetes in the last 2 years.

The discount isn't available if you don't meet these criteria

## 2. How does the discount work?

- When you take out a new Bupa By You health insurance policy, you can choose to answer our health and lifestyle questions.
- If you meet the criteria above, you qualify for the 10% policy discount.
- For policies covering more than one adult, each adult must meet the criteria above to get the 10% health and lifestyle policy discount.
- The discount applies to your whole policy, not to each individual.
- If only one of the adults on a policy meets the criteria, the discount won't apply.
- If you have any child dependants under 18 covered on your policy, they don't need to meet the criteria above.
- This health and lifestyle discount may change or be unavailable when you renew your policy.

\* The BMI range of 18.5-24.9 is classified as the healthy weight range by both the World Health Organisation and the NHS

## 3. Important legal information

- In these terms and conditions, references to "Bupa" mean Bupa Insurance Limited, which may act through its agent Bupa Insurance Services Limited.
- To the fullest extent permitted by law, Bupa and its group companies aren't liable for any claims, damages or any other losses under, or in connection with, the operation of the offer.
- These terms and conditions shall be governed by English law and the parties submit to the exclusive jurisdiction of the courts of England and Wales.