

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, online at [bupa.co.uk](https://www.bupa.co.uk) or via an insurance broker.

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.
- The discount applies individually. This means each adult on the policy gets their own 10% health and lifestyle discount if they meet the criteria.
- 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.

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.

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

Bupa health insurance 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. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London, EC2R 7HJ.