

Private Health Insurance

Insurance Product Information Document



Company: Bupa Insurance Limited

Product: Bupa By You
Comprehensive Policy

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation and/or the policy summary document; the full policy terms are available upon request by calling **0345 609 0777**, we may record or monitor our calls. Full terms and conditions of the policy are contained in the policy benefit and terms booklet and on your membership certificate which you will receive after your purchase. It is important you read all of these documents carefully.

What is this type of insurance?

Private health insurance, which is designed to cover the costs of private healthcare, from diagnosis to treatment. This policy has a number of cover levels and options available.



What is insured?

In-patient and day-patient treatment

- ✓ Hospital treatment – paid in full
- ✓ Mental Health treatment – up to 28 days per person, per year
- ✓ Diagnostic tests – paid in full
- ✓ Scans (MRI, CT, PET) – paid in full

Out-patient treatment

- ✓ Consultations, diagnostic tests, therapies and mental health treatment – paid up to out-patient limit
- ✓ Scans (MRI, CT, PET) – paid in full

Out-patient limits available (combined limit per person, per year)

- No limit
- £1,000
- £750
- £500

Other benefits:

- ✓ Anytime HealthLine – 24/7, unlimited telephone consultations with our team of nurses and GPs
- ✓ Parent accommodation – one parent only, up to 16 years old
- ✓ Private ambulance – £60 per journey
- ✓ NHS Cash Benefit for NHS hospital in-patient treatment – £50 per night up to 35 nights per year
- ✓ NHS Cash Benefit for treatment for cancer – £100 per day or night, except for oral chemotherapy where it is paid for each three-weekly interval, or part thereof

Cancer cover options available

- Full cancer cover
- NHS Cancer Cover Plus (covered if chemotherapy, radiotherapy or surgical operation for cancer treatment is not available on the NHS)
- No cancer cover

Other options

- Hospital Lists:
 - Essential Access; Extended Choice; Extended Choice with Central London
- A number of Excess options are available
- Underwriting options available:
 - Full medical underwriting: you declare your medical history at point of sale
 - Moratorium underwriting: we will not ask for your medical history until you submit a claim

Other benefits apply, see full terms and conditions.



What is not insured?

- ✗ Ageing, menopause and puberty
- ✗ Allergies or allergic disorders
- ✗ Birth control, conception, sexual problems and gender reassignment
- ✗ Complications from excluded conditions/treatment and experimental treatment
- ✗ Contamination, wars, riots and terrorist acts
- ✗ Deafness
- ✗ Epidemic/pandemic
- ✗ Sleep problems and disorders
- ✗ Special conditions



Are there any restrictions on cover?

- ! Treatment and scans must be in a Bupa recognised facility (within your chosen hospital list and recognised for the treatment or scan you need)
- ! Treatment must be provided by a consultant recognised by Bupa for the treatment you need
- ! Benefit limits apply for in-patient and day-patient consultants/specialist fees if they are not fee assured consultants
- ! Cancer treatment is only paid in full when you use a healthcare facility from your Bupa network and a Bupa recognised consultant who agrees to charge within our limits (a fee assured consultant)
- ! When out-patient therapies are for eligible cancer treatment the therapy benefit limit doesn't apply
- ! AIDS/HIV
- ! Chronic conditions and chronic mental health conditions
- ! Complementary medicine including Chiropractors and Osteopaths
- ! Convalescence, rehabilitation and general nursing care
- ! Cosmetic, reconstructive or weight loss treatment
- ! Dental/oral treatment
- ! Dialysis
- ! Drugs and dressings for out-patient or take home use and complementary and alternative products
- ! Experimental drugs and treatment
- ! Eyesight
- ! Intensive care
- ! Learning difficulties, behavioural and developmental problems
- ! Physical aids and devices
- ! Pre-existing conditions
- ! Pregnancy and childbirth
- ! Screening, monitoring and preventive treatment
- ! Speech disorders
- ! Temporary relief of symptoms

Other restrictions apply, see full terms and conditions.



Where am I covered?

- ✓ UK, including Channel Islands and the Isle of Man



What are my obligations?

Obligations at the start of the contract:

- You must pay your premiums on or before the date they are due
- You must be a UK resident and registered with a GP
- You must provide medical history (as required)

Obligations during the term of the contract:

- You must tell us of any changes in your or your dependants' address

Obligations in the event that a claim is made:

- You must provide any information we require to assess your claim, including medical information
- You must obtain pre-authorisation for any covered benefits where it is stated that this is required in the policy benefits and terms booklet
- Your treatment must be with a practitioner recognised by Bupa and registered with the relevant professional body
- You must pay any policy excess (where applicable)
- You must let us know if you have other insurance which also covers your covered benefits



When and how do I pay?

- Monthly by Direct Debit or annually by Direct Debit or debit/credit card unless otherwise agreed



When does the cover start and end?

- The term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue
- You can find your policy start and end date on your membership certificate



How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made. After this period you can cancel your policy, or your dependants' cover, at any time and we will refund any premiums you have paid relating to the period after your policy ends
- To cancel call us on **0800 010 383**, we may record or monitor our calls, or write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**