

Private Health Insurance

Insurance Product Information Document



Company: Bupa Insurance Limited

Product: Bupa Fundamental Health Insurance 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 calls. Full terms and conditions of the policy are contained in the membership guide 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 treatment with some limited diagnostic cover.



What is insured?

In-patient and day-patient treatment

- ✓ Hospital treatment – paid in full
- ✓ Diagnostic tests – paid in full
- ✓ Scans (MRI, CT, PET) – paid in full
- ✓ Radiotherapy and chemotherapy – paid in full

Out-patient treatment

- ✓ Scans (MRI, CT, PET) and diagnostic tests – paid in full
- ✓ Consultations – paid in full
 - Only when following within 6 months of the date of discharge and directly related to in-patient or day-patient treatment
 - Up to 2 consultations within the 6 month period
- ✓ Therapies – up to £350 per person, per year
 - Only when following within 6 months of the date of discharge and directly related to in-patient or day-patient treatment
- ✓ Radiotherapy and chemotherapy – paid in full

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
- Excess (applies per year for each person on the policy):
 - £0, £100, £150, £200, £250, £500
 - £1,000, £2,000 (only available at renewal)
- 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?

- ✗ Mental health treatment
- ✗ Complementary medicine including Chiropractors and Osteopaths
- ✗ Ageing, menopause and puberty
- ✗ Allergies or allergic disorders
- ✗ Benefits that are not covered and/or are above your benefit limits
- ✗ Birth control, conception, sexual problems and gender reassignment
- ✗ Complications from excluded conditions/treatment and experimental treatment
- ✗ Deafness
- ✗ Pandemic
- ✗ Excluded treatment or medical conditions
- ✗ Sleep problems and disorders
- ✗ Special conditions
- ✗ Unrecognised medical practitioners, providers and facilities



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 Bupa recognised facility (within your hospital list) 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 and there is no need for the out-patient therapy to follow within six months of and be directly related to an eligible day-patient or in-patient stay
- ! AIDS/HIV
- ! Chronic conditions
- ! Contamination, wars, riots and terrorist acts
- ! 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
- ! Moratorium conditions
- ! Overseas treatment or repatriation
- ! Physical aids and devices
- ! Pregnancy and childbirth

Restrictions are continued on page 2



Are there any restrictions on cover? (continued)

- ! Pre-existing conditions
- ! 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 membership guide
- 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 **Anchorage Quay, Salford Quays, Salford M50 3XL**.