

About your No Claims Discount and how it affects the price of your Bupa By You policy



What is a No Claims Discount?

A No Claims Discount means your claims affect the price of your premium – the amount you pay for your insurance – so, you’ll pay less for your cover if you don’t make a claim, and more if you do.

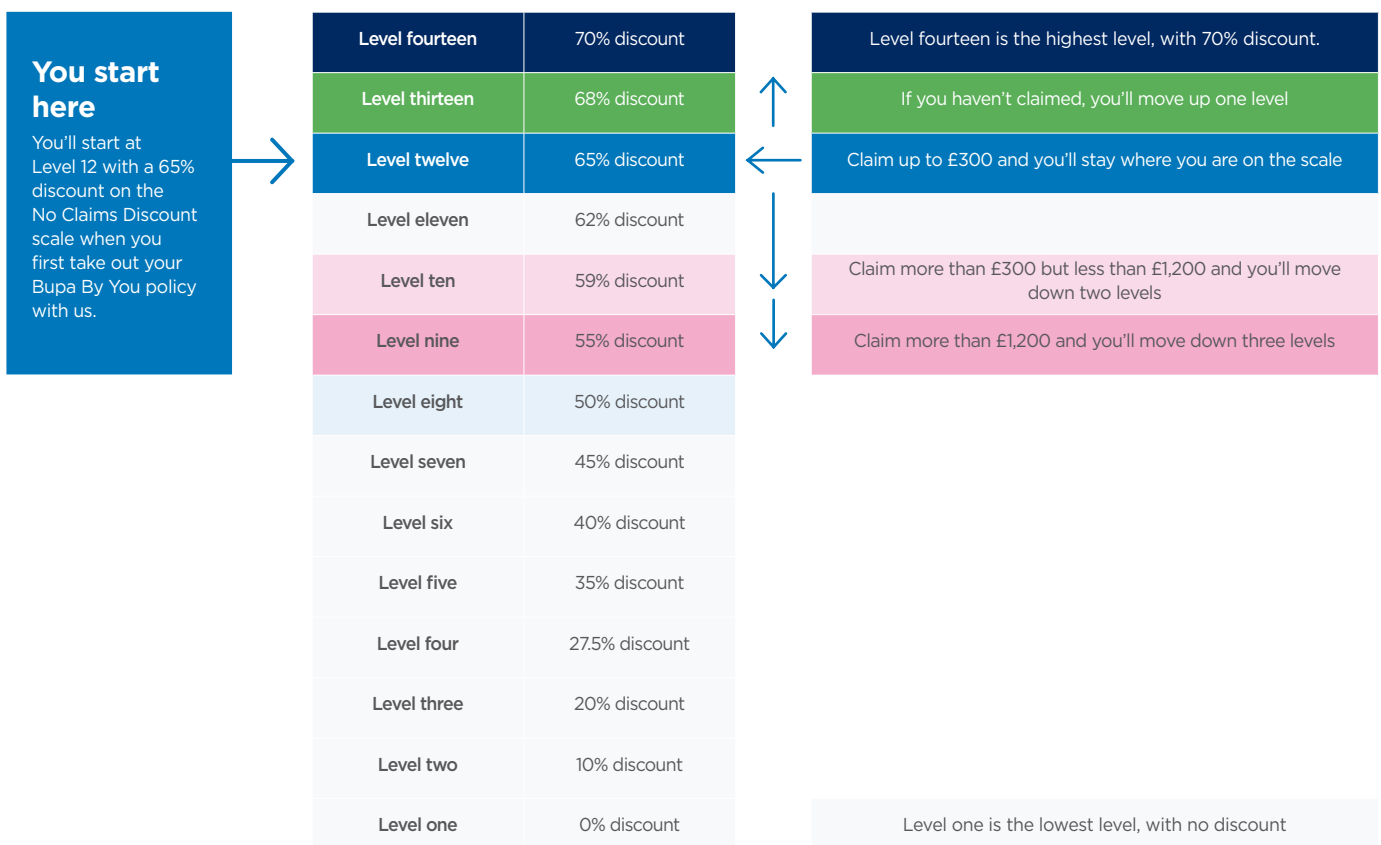
The cost of health insurance tends to go up due to your age and advances in medical technology, drug prices and new treatments. This means it’s unlikely that the overall cost of your cover will go down, even if you have a No Claims Discount.

How does this affect me?

- Having a No Claims Discount means your claims – requests to have medical expenses paid – affect the price you pay for your insurance.
- You’ll pay less for your cover if you don’t make a claim, and more for your cover if you do.
- It’s unlikely that the overall 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?

No Claims Discounts 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.



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 with us.

When you renew your policy for another year, your discount will depend on whether you've claimed and 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 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 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 scale. If you claim more than £300 but less than £1,200, you'll move down the scale by two levels. If you claim more than £1,200, you'll move down the 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 don't claim you'll get a smaller premium increase compared to if you do claim.

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 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 so we have the most up-to-date picture of your claims. At your first renewal, we'll consider the value of claims we've approved for payment in the first ten months of your policy. After that, we'll always consider claims made over a twelve month period. That's the last two months of your previous policy year and the first ten months of your current policy year. We do not count any excess you may be responsible for paying. Claims that were not approved for payment in these periods, and claims for amounts above policy allowances, don't affect your No Claims Discount.

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 at all. These include:

- Dental 20 Add-on
- Dental Allowance
- Cash Benefit payments.

Using some of our support and treatment options such as the Anytime HealthLine, our Digital GP service or our Direct Access service won't affect your No Claims Discount. 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**. We're here to help between 8am and 8pm Monday to Friday and 9am to 12.30pm on Saturdays. We may record or monitor phone calls.

