



The purpose of this form is to help you understand the scope of insurance services provided by Bupa Insurance Services Limited (trading name Bupa) and our regulatory status.

About our people

The staff at Bupa are trained, authorised and supervised to provide our customers and members with information only on Bupa's own range of insurance cover and health related services.

About our status

Bupa Insurance Services Limited is an insurance intermediary, and cover is provided by Bupa Insurance Limited. Bupa Insurance Limited is a subsidiary of the British United Provident Association Limited. Our registered address is 15-19 Bloomsbury Way, London, WC1A 2BA. Phone **020 7656 2000**[†] Fax **020 7656 2700**.

Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The firm reference numbers are 203332 and 312526 respectively. This information can be checked by visiting the Financial Conduct Authority website (www.fca.org.uk) or by contacting the FCA on **0800 111 6768**.

Bupa staff will give information only on Bupa's range of insurance policies. Private health insurance, health expenses, dental and travel cover are provided by Bupa Insurance Limited.

Getting in touch

The Bupa helpline is always the first number to call if you need help or support or if you have any comments. Please call us on **0845 609 0777**[†] between 8am and 8pm Monday to Friday and 8am to 6pm on Saturdays. Alternatively you can write to us at: Bupa, Staines, TW18 3DZ Or fax us on **01784 893 580**.

Making a complaint

We are committed to providing you with a first class service at all times and will make every effort to meet the high standards we have set. If you feel that we have not achieved the standard of service you would expect or if you are dissatisfied in any other way, then this is the procedure that you should follow.

If an insurance intermediary (broker) sold the policy to you and your complaint is about that sale, please contact them directly. Their details can be found on the status disclosure document or the terms of business document they provided to you.

For any other complaint our member services department is always the first number to call if you need help or support or if you have any comments or complaints. You can contact us in several ways:

By phone: **0845 609 0111***

In writing: **Customer Relations, Bupa, Salford Quays, Manchester, M50 3XL**

By email: **customerrelations@bupa.com**

Or via our website:

bupa.co.uk/members/member-feedback

[†]Calls may be recorded and may be monitored.

Bupa Insurance Limited and Bupa Insurance Services Limited are registered in England and Wales No. 3956433 and No. 3829851 respectively. Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA.

How will we deal with your complaint and how long is this likely to take?

If we cannot resolve your complaint immediately we will write to you, within five working days, to acknowledge receipt of your complaint. We will then continue to investigate your complaint and aim to send you our full written final decision within 15 working days. If we are unable to resolve your complaint within 15 working days we will write to you to confirm that we are still investigating your complaint.

Within eight weeks of receiving your complaint we will either send you a full written final decision detailing the results of our investigation or send you a letter advising that we have been unable to complete the review of your complaint.

If you remain dissatisfied after receiving our final decision, or after eight weeks you do not wish to wait for us to complete our review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR or call them on **0800 023 4567** (free for fixed line users) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02). For more information you can visit www.financial-ombudsman.org.uk

Your complaint will be dealt with confidentially and will not affect how we treat you in the future.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

For members with special needs we can offer a choice of Braille, large print or audio for correspondence and marketing literature. Please get in touch to let us know which you would prefer.

The Financial Services Compensation Scheme (FSCS)

Bupa Insurance Limited and Bupa Insurance Services Limited are members of the FSCS. In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation.

Further information is available from the FSCS on **0800 678 1100**[†] or visit **www.fscs.org.uk**