

# Insurance rules

## Your application

Benefits may not be payable if you do not fully disclose any material facts which could influence our assessment and acceptance of this application and, if you are in any doubt as to whether any facts are material, you should disclose them. You are advised to keep a record of all information you supply to us in connection with this application, including letters.

If the state of your health changes after signing of the this application, but before acknowledgement of its acceptance in Bupa Insurance Limited (ihi Bupa), you must to inform immediately ihi Bupa on this change. Probably, from you it is required to give for ihi Bupa medical documents of this disease or the previous diseases.

## With the following application is very important that you fully specify the required data.

I declare honestly the information given in this application is true and complete, and that except for described for ihi Bupa cases at me and at children (dependents) insured within the limits of my policy, is absent or there were no chronic diseases or problems with health. In case of need the insurance for stomatologic treatment I declare that neither for me, nor for dependents now is not spent and such treatment is not planned.

I declare that I (on behalf of my dependents) have read conditions of insurance and the given questionnaire about a state of health B and I agree so that these conditions of insurance together with the policy (and forms of applications) were considered as the contract of insurance with ihi Bupa. Also I declare that neither I, nor my dependents are not resident of the USA.

I confirm that I (on behalf of my dependents) have read the below mentioned information on protection of the data and completely agree so that ihi Bupa used the personal data about me and my dependents in that way for the specified purposes.

## The information on protection of the data

BUPA International Data Protection Notice Purpose: Personal data collected on you, and where appropriate, your family, will be used by BUPA International to process your claims, administer your policy and may be used to detect and prevent fraud or improper claims.

Confidentiality: The confidentiality of patient and member information is of paramount concern to BUPA International. To this end, BUPA International fully comply with UK Data Protection Legislation and Medical Confidentiality Guidelines. Medical Information: Medical information will be kept confidential. It will only be disclosed to those involved with your treatment or care, including your General Practitioner/Primary Health Physician, or to their agents, and, if applicable, to any person or organisation who may be responsible for meeting your treatment expenses, or their agents. Claims information may be discussed with the BUPA International Agent/Adviser where you have requested the Adviser to assist you.

Member details: All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the principal member.

Telephone calls: In the interest of continuously improving our service to members, your call will be recorded and may be monitored.

Research: Anonymised or aggregated data may be used by BUPA International, or disclosed to others, for research or statistical purposes.

Regulation: BUPA is a member of the General Insurance Standards Council, which regulates the Insurance Activities of its members. Personal data may be disclosed to GISC as part of this system of regulation. Such data will be subject to a duty of confidentiality on the part of GISC.

Fraud: Information may be disclosed to others with a view to preventing fraudulent or improper claims.

Names and Addresses: BUPA does not make the names and addresses of members or patients available to other organisations.

Keeping you informed: BUPA would, on occasion, like to keep you informed of BUPA products and services which it considers may be of interest to you.

Contact Address: If you do not wish to receive information about BUPA's products and services, or have any other Data Protection queries please write to the BUPA Group Information Protection Manager, at BUPA House, 15-19 Bloomsbury Way, London WC1A 2BA or at DataProtection@BUPA.com.

Date (day, month, year) \_\_\_\_\_ Signature \_\_\_\_\_