



**BUPA BUSINESS COMPLETE TRAVEL INSURANCE**

# **POLICY SUMMARY**



## 1. What is this policy summary?

This is a summary of the key information about Bupa Business Complete Travel Insurance. You and the insured person should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full policy terms, conditions and exclusions of cover which can be found in the policy wording document. A copy is available on request.

## 2. Who is providing this insurance policy?

Bupa Business Complete Travel Insurance is provided by Bupa Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

## 3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the policy wording document, will meet certain costs that might arise during the course of the insured person's travels.

## 4. What are the significant features and benefits of this policy?

Certain sections of this policy carry a standard excess or benefit limit, which is applied per person, per claim, per section of the policy (unless otherwise stated). These are set out in the table below.

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Medical emergency and other related expenses</b> If during the trip, the insured person suffers a sudden and unforeseen illness, bodily injury or dies, we will make arrangements with the hospital regarding treatment or transporting the body or ashes to the insured person's country of residence.</p>	<ul style="list-style-type: none"> <li>o In the event of a claim over £500 or if the insured person is admitted into hospital, the insured must contact Bupa Travel Assistance on +44 (0)1273 736 520<sup>†</sup> or cover may be declined.</li> <li>o Emergency dental treatment limited to £1,000 per trip.</li> <li>o Excludes any claims in respect of: <ul style="list-style-type: none"> <li>- any treatment that was pre-planned or pre-known by the insured person.</li> <li>- treatment for cosmetic reasons</li> <li>- travelling or accommodation costs where we have not arranged the transportation</li> <li>- any accommodation costs other than the cost of a standard room (room only)</li> <li>- any treatment, investigations or tests in a private hospital or clinic unless authorised and agreed by Bupa Travel Assistance, including the cost of a private or semi private room</li> </ul> </li> </ul>	£25	£5m	Section 1
<p><b>Replacement business colleague</b> Cost of a single journey air ticket for a business colleague to replace the insured person if they are hospitalised for more than three consecutive days, repatriated or die on a business trip.</p>	<ul style="list-style-type: none"> <li>o Excluding: <ul style="list-style-type: none"> <li>- any incident excluded from cover under Section 1 – Medical emergency and other related expenses</li> <li>- any costs in respect of the family or travelling companion of the insured person</li> </ul> </li> </ul>	£25	£1,500	Section 2
<p><b>Personal accident</b> Cover for permanent total disablement, loss of life, limb or sight that occurs during the trip as a result of an accidental bodily injury.</p>	<ul style="list-style-type: none"> <li>o Reduced benefits for under 18s and over 69s.</li> <li>o Excluding claims related directly or indirectly from disease, physical defect, infirmity or illness which existed before the start of the trip.</li> <li>o Excluding claims involving an activity where personal accident cover is specifically excluded.</li> </ul>	Nil	£30,000	Section 3

<sup>†</sup>Calls may be monitored and may be recorded.

#### 4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Personal legal responsibility</b> If the insured person accidentally injures somebody or they die, or damages their property during a trip, the insured person will be covered for third party costs that the insured person may be legally responsible to pay.</p>	<ul style="list-style-type: none"> <li>○ Excludes any liability arising from:               <ul style="list-style-type: none"> <li>- any claim that is covered by any other insurance held by the insured person</li> <li>- the accidental death, or injury to the insured person, or any of their family</li> <li>- any responsibility as an employer to anyone employed by the insured person or any of their family</li> <li>- loss of or damage to property belonging to the insured person, their family's property, household or someone employed by the insured person or anyone living with them</li> <li>- use or ownership of aircraft, horse drawn or mechanically propelled or motorised vehicles (other than disability aids), assisted or towed vehicles, boats (other than rowing boats or punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), or firearms</li> </ul> </li> <li>○ Excluding claims involving an activity where personal legal responsibility is specifically excluded.</li> </ul>	Nil	£2m	Section 4
<p><b>Legal protection</b> Legal expenses to pursue compensation or damages from a third party as a result of death or injury resulting from an accident occurring during the trip. Legal guidance and assistance line available from the start of the insured persons trip until seven days after the completion of the trip.</p>	<ul style="list-style-type: none"> <li>○ Bupa Insurance Services Limited will appoint and control the legal representative unless otherwise agreed in writing.</li> <li>○ Excluding claims:               <ul style="list-style-type: none"> <li>- made against Bupa Insurance Services Limited, the insurer, our agents or a Travel Agent, Tour operator or carrier</li> <li>- prior to Bupa Insurance Services Limited agreeing in writing to support the claim</li> <li>- where there is no prospect of success in obtaining a reasonable outcome</li> <li>- not reported within 90 days of the incident</li> <li>- where the insured person is injured or dies as a result of taking part in an activity not covered under this policy</li> </ul> </li> </ul>	Nil	£25,000	Section 5
<p><b>Personal baggage</b> If the insured person's personal baggage is lost, stolen, damaged or destroyed and not recovered during a trip, we will cover the cost of replacement (less wear, tear and depreciation).</p>	<ul style="list-style-type: none"> <li>○ A single item or pair or set of items is limited up to £500 per trip.</li> <li>○ Valuables are limited up to £500 per trip.</li> <li>○ The insured person must report the theft or loss to the local police within 24 hours of discovery of the incident and obtain a written police report or a Property Irregularity Report/incident report from the carrier if their belongings are lost or damaged in transit.</li> <li>○ Excluding losses:               <ul style="list-style-type: none"> <li>- baggage from a locked, unattended motor vehicle unless these items were locked out of sight in a secure area and force and violence were used to get into the motor vehicle and proof of forcible and violent and unauthorised entry is available</li> <li>- theft of valuables from an unattended motor vehicle or from checked-in baggage</li> <li>- sports equipment whilst in use</li> <li>- resulting from damage to brittle or fragile items</li> <li>- where baggage has been left unsecured or unattended in a place where the public have access</li> </ul> </li> </ul>	£25	£3,000	Section 6

#### 4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Money and passport</b> If the insured person's money is lost, stolen or destroyed during a trip (from their person or left in a safety deposit box). Additional travel and accommodation expenses incurred to obtain a replacement passport lost or stolen outside their country of residence, whilst on a trip.</p>	<ul style="list-style-type: none"> <li>o The insured person must report all losses to the local police within 24 hours of discovery of the incident and obtain a written police report.</li> <li>o Cash losses limited to £500 per trip.</li> <li>o In respect of any person aged under 18 years old cash losses are limited to £100 per trip.</li> <li>o Excluding losses where the money was not being carried by the insured person on their person or left in a safety deposit box.</li> <li>o Accommodation of a higher rating or category than the insured person had originally booked and paid for.</li> <li>o We will only pay a proportion of costs for the insured person's original passport on a pro-rata basis for each complete unused year.</li> </ul>	£25	£1,000	Section 7
<p><b>Business machines</b> Cover is provided if the insured person's business machines are lost, stolen, damaged or destroyed and not recovered during a business trip (less wear, tear and depreciation).</p>	<ul style="list-style-type: none"> <li>o The insured person must report the loss to the local police within 24 hours of discovery of the incident and obtain a written police report or a Property Irregularity Report/incident report from the carrier if the belongings are lost or damaged in transit.</li> <li>o Excluding losses: <ul style="list-style-type: none"> <li>- from a locked, unattended motor vehicle or from checked-in baggage</li> <li>- resulting from damage to brittle or fragile items</li> <li>- where items have been left unsecured or unattended in a place where the public have access</li> </ul> </li> </ul>	£25	£2,000	Section 8
<p><b>Baggage delay</b> Cover is provided for the cost of essential items if the carrier has misplaced or lost the insured person's personal baggage for more than 12 hours during the outward journey of a trip.</p>	<ul style="list-style-type: none"> <li>o The insured person must keep all receipts for the purchase of the essential items.</li> <li>o The insured person must provide written confirmation of the period of the loss from the carrier.</li> </ul>	Nil	£500 business trips and £100 leisure trips	Section 9
<p><b>Cancellation or cutting short the trip</b> We will reimburse the insured person for the unused portion of their travel and accommodation costs if the insured person has to cancel or cut short their trip as a result of an accidental bodily injury or illness, death of a close relative and/or close business colleague and/or travelling companion living in the insured person's country of residence or cancelling after a 12-hour delay.</p>	<ul style="list-style-type: none"> <li>o Excluding claims arising from: <ul style="list-style-type: none"> <li>- any circumstances the insured person knew about when booking the journey which indicated they might need to cancel</li> <li>- the insured person's disinclination to travel or loss of enjoyment of the trip</li> <li>- where the insured person has not arrived at their international departure point and checked in on time</li> <li>- any claim for any time shares, maintenance fees, Airmiles, holiday points or loyalty scheme points that the insured person has used to pay for their trip</li> </ul> </li> </ul>	£25 (£10 loss of deposit)	£3,000	Section 10
<p><b>Travel delay</b> If the booked transport is delayed for more than 12 hours as a result of strike, industrial action, adverse weather or mechanical breakdown of the aircraft, sea vessel or train on which the insured person is travelling.</p>	<ul style="list-style-type: none"> <li>o The insured person must obtain written evidence from the carrier confirming the reason for and period of delay.</li> <li>o Excluding claims for delays caused by strike or industrial action which had started or were announced before travel arrangements were made for the insured person's trip.</li> <li>o Any claim where the insured person has not arrived at their international departure point and has not checked in for their flight, sea crossing or train journey before the intended departure time.</li> <li>o Any additional travel or accommodation costs the insured person may incur as a result of the delay.</li> </ul>	Nil	£100 (£20 for the first 12 hours, £10 for each further 12-hour period)	Section 11

#### 4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Assistance cover</b> Pre-travel assistance advice including visa and vaccination requirements, motoring regulations and restrictions, time zones, bank opening hours and national or public holidays.</p>	<ul style="list-style-type: none"> <li>Excludes costs incurred in obtaining the appropriate visa, inoculation or vaccination.</li> </ul>	Nil	N/A	Section 12
<p><b>Personal assistance</b> Such as transfer of emergency funds using the insured person's debit or credit card, assistance to source essential drugs and/or prescription glasses which have been lost.</p>	<ul style="list-style-type: none"> <li>Provides assistance when the insured person is outside their country of residence.</li> <li>Excluding the cost of any items unless they are insured under another section of the policy.</li> </ul>	Nil	£500 Transfer of insured persons funds	Section 12
<p><b>Homecall</b> For up to seven days from the insured person's return home we will call a repairer to repair the plumbing or drainage system.</p>	<ul style="list-style-type: none"> <li>Cover is only available within the United Kingdom.</li> <li>The insured person will be responsible for the payment of all charges associated with the call out and repair.</li> </ul>	Nil	N/A	Section 13
<p><b>Mugging benefit</b> If the insured person is mugged and the injuries require hospital in-patient treatment.</p>	<ul style="list-style-type: none"> <li>The insured person must obtain a police report of the mugging and written confirmation of their period in hospital.</li> </ul>	Nil	£500 (£50 per day)	Section 14
<p><b>Catastrophe cover</b> Additional and irrecoverable transport and accommodation costs incurred to enable the insured person to continue with their trip or if that is impossible, to return them to their country of residence.</p>	<ul style="list-style-type: none"> <li>The insured person must obtain a written report from the local or national authority confirming the catastrophe.</li> <li>Any claim as a result of the insured person extending their trip beyond the original pre-booked return date.</li> <li>Any costs where the insured person has arranged alternative methods of returning home.</li> </ul>	Nil	£500	Section 15
<p><b>Hijack</b> Hijack of the aircraft, sea vessel, train or other public vehicle in which the insured person is travelling to their destination.</p>	<ul style="list-style-type: none"> <li>Any claim if the insured person has not obtained a written statement from an appropriate authority confirming the hijack and how long it lasted.</li> </ul>	Nil	£1,000 (£50 per day)	Section 16
<p><b>Missed departure</b> Reasonable additional transport and accommodation costs if the insured person misses their departure due to failure of public transport or immobilisation of their vehicle.  Additional costs to enable the insured person to travel home from their international arrival point in their country of residence if they are delayed by the failure of public transport or the vehicle in which they were to travel is immobilised or lost.</p>	<ul style="list-style-type: none"> <li>The insured person must allow sufficient time for their journey.</li> <li>Excluding claims resulting from: <ul style="list-style-type: none"> <li>delays caused by strike or industrial action which has started or was announced before the insured person made their travel arrangements</li> <li>additional costs where the scheduled public transport operator has offered reasonable travel arrangements</li> <li>the costs of all repairs and towing charges and the cost of roadside assistance charges over one hour following the immobilisation of the insured person's vehicle</li> <li>trips solely within the insured person's country of residence</li> </ul> </li> </ul>	Nil	£1,000 per trip outside Europe and £500 per trip within Europe	Section 17

#### 4. What are the significant features and benefits of this policy? (continued)

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Business trips within employee's country of residence (LocalCover).</b>  <b>Only available if the appropriate additional premium has been paid.</b>                      Restricted cover, as shown in the policy, will be available under all sections of the policy other than Sections 2, 4, 5, 9, 11, 14, 15, 16 and 17.</p>	<ul style="list-style-type: none"> <li>○ The insured person must be able to demonstrate that they have pre-booked at least one night's accommodation away from home prior to their departure for the trip.</li> <li>○ The policy terms, conditions and exclusions of the sections referred to apply.</li> <li>○ Excluding any trip not undertaken as a business trip.</li> <li>○ Any claim where the insured person is staying within 50 miles of their home or place of business.</li> </ul>	£25	As section claimed under	Section 18

**Table 2 - Winter sports cover - only available if you have chosen and paid for leisure cover and the insured person is under 65 years of age. Cover restricted to 17 days in any one insurance period.**

Benefits	Significant or unusual exclusions or limitations	Excess	Limit	Policy wording reference
<p><b>Ski pack</b>                      Unused ski pack costs if during the trip the insured person is unable to ski as a result of bodily injury or sudden and unforeseen illness.</p>	See Section 1 – Medical emergency and other related expenses above	Nil	Pro-rata refund	Section 1
<p><b>Ski equipment</b>                      Cover is extended to include the loss, damage or theft of the insured person's own or hired ski equipment, during the trip.</p>	See Section 6 – Personal baggage above	Nil	£500	Section 6
<p><b>Baggage delay</b>                      Cost of hiring replacement ski equipment lost or misplaced by the carrier for more than 12 hours on the outward journey of a trip.</p>	See Section 9 – Baggage delay above	Nil	£300 (£15 per day)	Section 9
<p><b>Avalanche and landslide</b>                      Extra travel and accommodation costs if the insured person's scheduled transport service is cancelled or cut short because of an avalanche, landslide or dangerous high winds.</p>	See Section 10 – Cancellation and cutting short the trip above	Nil	£150 (£30 per day)	Section 10
<p><b>Piste closure</b>                      Additional transport costs and lift passes, if the insured person has to travel to another resort in the event of total closure of the lift system due to lack of snow for at least 24 hours at the insured person's pre-booked resort.                      An equivalent cash payment will be made if no alternative skiing is available.</p>	See Section 10 – Cancellation or cutting short the trip above <ul style="list-style-type: none"> <li>○ Cover is only available for the period 1 November – 31 March.</li> <li>○ Excluding any claim which involves the closure of:                             <ul style="list-style-type: none"> <li>– baby drags and lifts used for transport within the resort by non-skiers</li> <li>– the winter sports lift system because of avalanches or landslide</li> <li>– any claim if the insured person cannot ski for less than 24 hours in a row</li> </ul> </li> </ul>	Nil	£200 (£20 per day)	Section 10

## 5. What are the other significant exclusions and limitations?

Please refer to the policy wording document which provides a full list of the policy exclusions applicable to all sections of cover.

1. The insured person should read the Health declaration and ensure they comply with it. At the time of booking the trip and at the time of taking the trip, the insured person is fit to travel and knows of no reason why the trip could be cancelled. The insured person must not travel against the advice of a medical practitioner or for the purpose of obtaining treatment or undergoing investigations, tests or consultations abroad or has been diagnosed as suffering from a terminal illness.
2. You must write and tell us within 14 days if:
  - o there is any change in the insured person's country of residence
  - o there is any change in the insured person's personal circumstance, where family cover has been selected
  - o the insured person's family are no longer living at the same address as the insured person
  - o the insured person is aware of any reason why the trip could be cancelled
3. Anyone aged 75 years old or over.
4. An insured person taking part in any activity not listed in the policy wording as covered including but not limited to steeplechasing, canyoning, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), potholing, fighting (except in self-defence), scuba-diving below a depth of 30 metres, parachuting, quad biking, segway riding, racing, speed or endurance tests or practising for such events, or any form of organised team sport, flying (other than as a fare paying passenger in a regular scheduled airline or licensed charter aircraft); motorcycling as a rider or passenger (unless wearing a helmet and the rider is a holder of a full and valid motorcycle licence).

Winter sports (only available to persons aged under 65 years) unless the appropriate cover has been purchased and in all circumstances: off-piste skiing unless accompanied by a qualified instructor or guide, snowboarding without a leash or bindings and protective headgear or off piste snowboarding, ski jumping, ski racing, ski acrobatics, ski touring, ice hockey, or the use of a bobsleigh, skeleton or luge.
5. The insured person's suicide, attempted suicide, developing psychiatric, developing mental or nervous condition(s); anxiety or depression, deliberately injuring themselves; being addicted to, using or being under the influence of drugs (unless prescribed by a medical practitioner) or abusing solvents.

Any claim which results directly or indirectly from the insured person: being dependent on alcohol; consuming excessive amounts of alcohol; being under the influence of alcohol; suffering withdrawal from alcohol.
6. The cost of treatment for pregnancy or childbirth costs incurred within 10 weeks of estimated date of delivery.
7. Any costs you or the insured person would have expected or would have been required to pay, if the event resulting in the claim had not happened.
8. Travel to areas the Foreign and Commonwealth Office (FCO) have advised against at the time of booking the trip or thereafter, but before the insured person travels.
9. Dependants (including adopted and fostered), are only covered up to the age of 21 years, whilst in full-time education. Once a dependent leaves full-time education, cover will cease immediately.
10. Any trips that exceed 180 days will not be covered in whole or in part.

## 6. What is the duration of this policy?

1. The maximum trip duration is 180 days in each annual insurance period.
2. If you have paid for leisure cover, winter sports cover is available up to a maximum of 17 days in each insurance period.
3. Business trips within the employee's country of residence, are excluded unless the additional premium has been paid.
4. Please refer to the policy schedule for confirmation of when cover commences and expires.



## 7. What are the cancellation rights?

Cooling-off period: If this insurance is not suitable, please contact us within 14 days of receipt and providing your employees have not already taken a trip or made a claim, we will cancel the policy and refund your premium in full. We cannot refund the premium after this date. You may contact us:

In writing at: **Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ**

By telephone on: **0800 001 022**<sup>†</sup>

### Cancelling your policy after 14 days

Although we cannot refund your premium after 14 days of receipt, you may cancel this policy at any time by giving us notice in writing or by telephone. We will cancel your policy on the date we receive your letter or the day you telephone us.

### Cancellation by us

We may cancel this policy at any time if there is reasonable evidence that you misled us or attempted to do so. By this we mean, giving false information or keeping necessary information from us, either intentionally or carelessly, which may influence us when deciding:

- whether or not we will provide cover
- whether we have to pay any claim

We will write and tell you at your last known address if we cancel your policy.

### How the policy can end

Your policy will automatically end if:

- the policy is cancelled by you or us
- the terms of the policy say it must end
- you do not pay the premium or any other payment due under the policy
- the company ceases trading

An insured person's cover under the policy will automatically end and (depending upon whether there are remaining insured persons on the policy) the policy itself may also end if:

- the insured person ceases employment with the company
- the insured person does not reside for at least six months of the year in their country of residence
- the insured person dies

We must be told if any of the above circumstances arises.

## 8. How to make a claim

In the event of an emergency the insured person must contact Bupa Travel Assistance on **+44 (0)1273 736 520**<sup>†</sup> before being admitted as an inpatient or incurring costs over £500.

To obtain a claim form, the insured person can contact us on **+44 (0)1784 410 910**<sup>†</sup> (9am to 5pm Monday to Friday) or write to Bupa Travel Claims, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.

The insured person must return the completed claim form to Bupa Travel Claims, with all original invoices, receipts, reports and any other information we ask for, within 28 days of the end of the trip. The insured person should check the section they are claiming under to see if an excess applies or if there are any specific conditions and details, or any supporting evidence that they must give us.

<sup>†</sup>Calls may be monitored and may be recorded.

## 9. How do I make a complaint about this insurance policy?

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 Bupa, or any representative of Bupa, did not sell you this policy and your complaint is about the sale of your policy, please contact the party who sold the policy. Their details can be found on the status disclosure document or the terms of business document they provided to you.

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: **0800 001 022**<sup>†</sup>

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](https://bupa.co.uk/members/member-feedback)**

### 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: Exchange Tower, 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](http://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.

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.

## 10. The Financial Services Compensation Scheme (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.

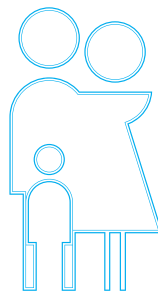
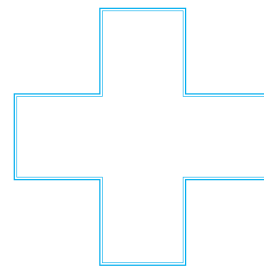
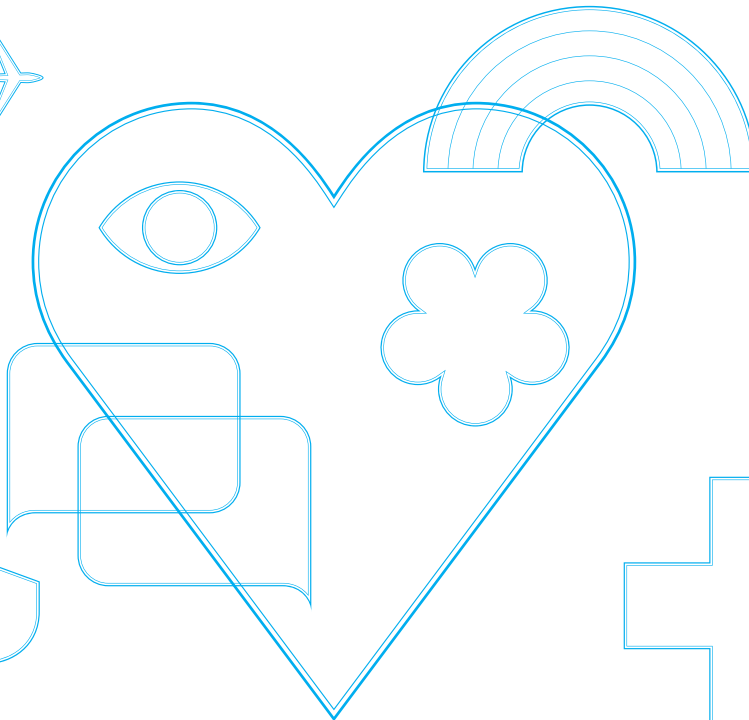
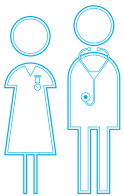
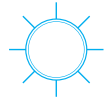
<sup>†</sup>Calls may be monitored and may be recorded.



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Health coaching  
Health information  
Health insurance  
Home healthcare  
International health insurance  
Travel insurance