

## **The complaint**

Mr T is unhappy with the responses he has received from BUPA Insurance Limited in relation to his request for a quote and information about transferring from one private medical insurance scheme to another.

## **What happened**

Mr T holds private medical insurance through BUPA. This policy provides cover for treatment received within the UK. In 2022 Mr T was moving abroad and so he looked to take out a separate policy with BUPA for overseas residents. However, Mr T asked for confirmation that he could reinstate his UK policy on the same terms when he returned and also asked for information on the premium cost – BUPA said it couldn't provide this.

Unhappy with this response Mr T made a complaint. BUPA explained that while it currently offered transfers back to the original policy, it couldn't guarantee that such transfers would still be available at the point he did wish to return, nor could they guarantee it would be on the same type of policy. BUPA also said that it was unable to provide Mr T with a price for a UK policy to start at a future date as the products and prices do change.

Mr T remained unhappy with this reply and so he brought his complaint to this service. Our investigator looked into the matter but didn't uphold the complaint. As no agreement could be reached the complaint has been passed to me to decide.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr T is unhappy that BUPA cannot confirm that he will be able to transfer back to his UK cover on the same terms if he moves over to an overseas policy whilst abroad. And he feels BUPA should be able to provide him with a quote for what it is likely to cost him in premium if he should return.

BUPA has explained that it has previously and currently still offers a transfer for members from the overseas policies provided there hasn't been a break in the two policy covers. However, it cannot guarantee that this will still be available if and when Mr T does return. Nor can it confirm that it would be able to provide cover with the same terms as his current UK policy as this may no longer be available. And as premiums and products do change, BUPA says it cannot provide a quote for a policy in the future.

I appreciate why Mr T would be looking to receive these assurances from BUPA. He currently has a UK policy which he says has better terms to those available to a new member and so he wants to have the option to reinstate the policy on the same terms he has now. And I can understand why it would be helpful for Mr T to have an idea of the premium he is likely to be charged so that he can plan for this.

I've thought about this point very carefully, however, I'm persuaded that BUPA's reasons for not providing the guarantees Mr T is seeking are reasonable. Insurance is provided to cover certain risks - the cover available and the cost charged for that cover will depend on what risks the insurer is prepared to take on when providing that insurance. But those risks can change over time, meaning that the cost to provide that cover may increase, or the insurer may decide that the risk is no longer one it wishes to cover. And BUPA won't know at this stage if any of those changes will happen in the future. This is generally why insurance quotes are valid for a limited period of time. Therefore, I don't think BUPA is being unfair when it says that it cannot confirm what will be available to Mr T if and when he decides to return to the UK and reinstate his cover or what the price will be.

So, taking everything into account I don't require BUPA to do anything more.

### **My final decision**

For the reasons stated above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 27 December 2023.

Jenny Giles  
**Ombudsman**