

Mr Lizhuang Liu 33 Palmer Place Edinburgh EH14 5QN

Bupa

Bupa Place 102 The Quays Salford M50 3SP

02 January 2022

Because you deserve the best.

Your membership number: 0533997139

Dear Mr Liu

Thank you for choosing to be with us. Your health insurance is coming up for renewal, so now's the time to check that your cover is still right for you. Everything you need is in this pack.

Call us on **0800 010 383*** if you'd like to talk about your options. Otherwise, your health insurance will renew automatically.

Your cover

Please read your enclosed membership certificate and Policy, Benefits and Terms booklet to make sure your cover is still right for you, and your details are correct.

We've included details of some cover changes in this pack.

Remember, your cover is there to help you feel your best every day. Find out how to make the most of it in the enclosed brochure.

Your price

You paid £1,481.16 last policy year and your price for the policy year ahead is £1,536.48.

The amount you paid last policy year reflects any promotions, discounts or one-off price adjustments. If you made changes during the year, such as adding someone to your policy, we've shown you what it would have cost for the full year, so you can make a fair comparison.

Prices usually increase with age, rising healthcare costs and any recent claims you or others on your policy have made.

Your options

You can change your cover so that it's right for you. Prices may vary depending on what options you choose.

The leaflet in this pack explains some of your options.

You may want to compare the cover and prices that other health insurers offer.

You may be able to get the insurance cover you want at a better price if you shop around.

Please compare your options carefully as other insurers may not offer likefor-like cover. They may exclude medical conditions you've had before and you may not be able to use the same hospitals and specialists.

Read your membership certificate, Policy, Benefits and Terms booklet and renewal brochure Read your price breakdown on the back of this letter

Read your renewal options leaflet

Your price breakdown for the year ahead

This product meets the demands and needs of those who need health insurance to cover the cost of a range of health expenses. Here's a quick glance at your cover based on what you told us you need.

Your name	Your chosen cover**	Your monthly payment	Your annual payment with Insurance Premium Tax (IPT)
Lizhuang Liu	Comprehensive £1000, Full Cancer Cover, Facility access - Essential Access, £100 Excess	£46.04	£552.48
Your dependants			
Ling Liu	Comprehensive £1000, Full Cancer Cover, Facility access - Essential Access, £100 Excess	£44.95	£539.40
Ziyi Liu	Comprehensive £1000, Full Cancer Cover, Facility access - Essential Access, £100 Excess	£12.35	£148.20
Zhengxin Liu	Comprehensive £1000, Full Cancer Cover, Facility access - Essential Access, £100 Excess	£12.35	£148.20
Zian Liu	Comprehensive £1000, Full Cancer Cover, Facility access - Essential Access, £100 Excess	£12.35	£148.20
Total payment with IPT		£128.04	£1,536.48

Your choice

We hope you decide to stay with us. However, if you want to leave, you can call or write to us to cancel your cover. You have up to 21 days from either the date you received this letter, or the start date of your renewed policy, whichever is later. As long as you haven't made any claims, we'll refund any premiums you've paid for your renewed policy.

After this period, you can cancel at any time and we'll refund any premiums you've already paid for the period after your cover ends.





November 2020

Please visit uk.trustpilot.com and search for Bupa UK Insurance

Bupa By You - Comprehensive





Thanks again for being with us. We look forward to another year by your side.

Yours sincerely

Richard Norris
Director of Speciality Business

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Please let us know if you would like a Braille, large print or audio copy of your documents.

For those with hearing or speech difficulties, who use a textphone or the Relay UK smartphone app, use the prefix 18001 followed by the phone number above.

^{*8.00}am - 8.00pm Monday to Friday and 9.00am - 12.30pm each Saturday. We may record or monitor our calls.

**We review scheme discounts every year and we'll let you know what your discount and price will be before your