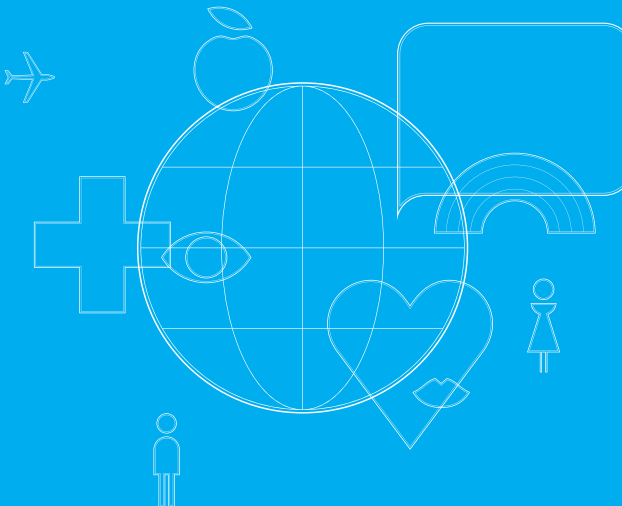


# APPLY NOW FOR EXTRA PEACE OF MIND

APPLICATION FORM OVERLEAF

ONLY  
**£63\***  
PER TERM  
PER CHILD



*The world of Bupa*

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[www.bupa.co.uk](http://www.bupa.co.uk)

For further information on the Bupa Schools Scheme please call the Marsh Limited Education Practice on **01444 458144**

Lines are open Monday to Friday 9am-5pm.

To obtain your copy of the Bupa Schools Scheme membership guide call the Bupa Schools Scheme helpline on **0845 300 8203\*** or visit [www.bupa.co.uk/schoolscheme](http://www.bupa.co.uk/schoolscheme)

\*Lines are open Monday to Friday 8am-8pm and Saturday 8am-1pm. BT landline calls to 0845 numbers will cost no more than 3 pence per minute.

Charges from other providers may vary and calls made from mobiles usually cost more. Calls may be recorded and may be monitored.

Bupa private medical insurance is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433\*

Bupa Insurance Services Limited. Registered in England and Wales No. 3829851! #Authorised and regulated by the Financial Services Authority. Registered Office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA.



BUPA SCHOOLS SCHEME

YOUR CHILD'S  
HEALTH IS OUR  
PRIORITY

ONLY  
**£63\***  
PER TERM  
PER CHILD



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# PUT YOUR CHILDREN IN SAFE HANDS WITH BUPA

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All parents want the best for their child. It goes hand in hand with being a parent. You want them to have access to the best education and the best opportunities. You want them to be as healthy as possible too. Which is why having prompt access to private medical treatment, should they need it, with the Bupa Schools Scheme is so reassuring.

The cover is designed to give you the extra peace of mind of knowing that if your child should fall ill, they have cover for the eligible treatment and drugs they need, when they need them.

## Designed to look after your child

When you take out the Bupa Schools Scheme insurance for your child, you're making an additional investment in their future by helping to ensure they have prompt access to private treatment for eligible conditions when and where they need it.

With the Bupa Schools Scheme your child can be covered in the UK during term and holiday time for the following:\*\*

- hospital charges for eligible in-patient and day-patient treatment in a Bupa participating hospital<sup>†</sup>
- consultants' fees for out-patient consultations, in-patient and day-patient treatment<sup>†</sup>
- diagnostic tests<sup>†</sup>
- out-patient therapies including physiotherapy<sup>†</sup>
- cancer treatment<sup>†</sup>
- psychiatric treatment after two years' continuous membership<sup>†</sup>
- transport by private ambulance<sup>†</sup>
- home nursing benefit after private in-patient treatment<sup>†</sup>
- NHS cash benefit (payable for up to 35 nights each membership year) at £25 per night<sup>†</sup>





### Experience the Bupa difference

The Bupa Schools Scheme provides a service for you and your child that offers the reassurance of:<sup>†</sup>

- having us pay for a parent to stay in hospital with a child under 12 years old who needs treatment, even if the parent is not a Bupa member
- access to clean hospitals, giving extra reassurance that the risk of infection is reduced
- expert consultants with at least seven years' clinical experience to meet Bupa's strict selection criteria
- access to certain new drugs and treatments that are not always available on the NHS
- cover from the time of your child's consultation through to hospital treatment and home nursing
- comfortable accommodation, generally with TV, telephone and en-suite bathroom and flexible visiting hours

### What isn't covered

The Bupa Schools Scheme is designed to cover treatment for acute illness or injury. It does not cover treatment for chronic conditions. These include diseases or illnesses that are long-standing or are recurrent such as diabetes or allergies.

### Some other exclusions include:

- seeing a GP privately
- accident and emergency admission
- treatment for conditions or symptoms arising from physiological or natural causes
- convalescence
- routine health checks or dental treatment
- treatment relating to learning, behavioural and developmental problems
- sleep-related breathing disorders
- overseas treatment or repatriation
- intensive care

<sup>†</sup>Terms and conditions apply. For full terms and conditions, benefits and exclusions see membership guide (available on request) or visit [www.bupa.co.uk/schoolscheme](http://www.bupa.co.uk/schoolscheme)

## Affordable peace of mind

The Bupa Schools Scheme offers the reassurance you expect from private health insurance, specifically designed for your child. Should they become ill, and no parent wants that, they would have prompt access to private treatment and care. For only £63\* per term, per child. If you'd like to have the reassurance that your child has prompt access to private treatment, please complete and return the application form attached to this leaflet.



Alternatively, for more information on the Bupa Schools Scheme please call the Marsh Limited Education Practice on

**01444 458144**

Lines are open Monday to Friday 9am-5pm.

## Membership information

Once your child is a Bupa Schools Scheme member, there are a few things you need to know. Firstly, the Bupa Schools Scheme only covers treatment that is medically necessary. We would advise you to contact us on 0845 300 8203<sup>†</sup> prior to treatment to check your child's benefit entitlement. We would particularly encourage you to contact us before your child receives the following treatment:

- wisdom teeth extraction
- grommet insertion
- tonsillectomy and/or adenoids (under age 12)
- psychiatric treatment

### Some important steps to remember are:

1. Treatment must be on the initial recommendation of your child's GP.
2. Out-patient surgical operations, day-patient or in-patient treatment must be provided by a Bupa partnership consultant and carried out in a Bupa participating hospital.
3. Your child must occupy a room within their scale of cover when receiving day-patient or in-patient treatment.
4. The treatment must be covered under your child's membership.

For full details please refer to the Bupa Schools Scheme membership guide, a copy is available on request, or visit [www.bupa.co.uk/schoolscheme](http://www.bupa.co.uk/schoolscheme)



### What to do if treatment is required

#### 1. If your child's GP refers him/her for a consultation or treatment, explain that your child is a Bupa member:

- if your child needs to see a consultant ask their GP to refer him/her to a Bupa recognised consultant who charges within Bupa benefit limits and who has admitting rights to a Bupa participating hospital. The membership guide (available on request) explains about partnership consultants, non-partnership consultants and participating hospitals. Alternatively, you can call Bupa on 0845 300 8203<sup>†</sup> and we can explain further or visit [www.bupa.co.uk/schoolscheme](http://www.bupa.co.uk/schoolscheme)
- if your child needs to see a therapist or complementary medicine practitioner, ask their GP to refer him/her to a Bupa recognised practitioner. The membership guide explains why this is important for you. Again, you can call Bupa if you would like any further information.

#### 2. When you call Bupa we will confirm whether:

- your child's consultant, therapist or complementary medicine practitioner is recognised by Bupa
- your child's proposed treatment is covered and any other benefits available
- you may or may not need to complete a claim form, and we will tell you about this when you call

#### 3. When your child sees the consultant, therapist or complementary medicine practitioner, make sure you show them your child's membership details

#### 4. If your child's consultant recommends out-patient diagnostic tests or treatment, call Bupa and we will confirm whether the tests and/or treatment are covered under your child's membership and the benefits available

#### 5. When your child goes into hospital, call Bupa and we will:

- confirm whether your child's treatment is covered and the benefits available
- help you choose a participating hospital in your area

#### 6. When you go into hospital take his/her membership details with you

#### 7. When your child leaves hospital:

- settle any personal expenses such as newspapers, phone calls or guest meals
- we will settle the medical and hospital bills covered under your child's membership

#### 8. If the consultant recommends home nursing or out-patient treatment after your child's hospital stay, call Bupa and we will confirm your child's cover and the benefits available

For treatment authorisation  
call Bupa on

**0845 300 8203<sup>†</sup>**

<sup>†</sup>Lines are open Monday to Friday 8am-8pm and Saturday 8am-1pm. Charges from other providers may vary and calls made from mobiles usually cost more. Calls may be recorded and may be monitored.



For further information on the Bupa Schools Scheme please call the Marsh Limited Education Practice on

**01444 458144**

Lines are open Monday to Friday 9am-5pm

The subscription is £63\* each term. To apply for cover under the Bupa Schools Scheme for your child, please complete the attached application form and return it to your child's school.

Arranged through: Marsh Limited Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY.

#### Complaints procedure

Any complaint or query should in the first instance be directed to Marsh Limited at the address shown above. Marsh Limited will deal with any possible dissatisfaction in a helpful way and provide speedy access to those best placed to resolve issues quickly and efficiently. If you are not satisfied with the response you receive you can write to: Head of Customer Relations at Bupa, Staines, TW18 4XF or call 0845 300 8203. Lines are open Monday to Friday 8am-8pm and Saturday 8am-1pm. Calls may be recorded and may be monitored. Marsh Limited and Bupa are members of the Financial Ombudsman Service (FOS), who may be approached for assistance if you are still unhappy with any response. A leaflet explaining the procedure is available on request from the FOS, whose contact details are as follows: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800. Facsimile: 020 7964 1001. email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk) Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### Personal data

Please note that information (including personal information) you provide to, or which is already held by, the school may be passed to Marsh Limited and relevant Insurers and other related third parties for servicing the scheme and administering claims. Under data protection legislation you can ask in writing for a copy of certain personal records held about you. \*The subscription rate applies for membership year 1 September 2011 to 31 August 2012. This subscription rate includes Insurance Premium Tax at the current rate of 6% on the premium payable. Bupa reserves the right to vary subscriptions during a contract year if the rate of IPT changes. \*\*Membership is subject to acceptance by Bupa and to the rules and benefits of the Bupa School Scheme including exclusions and restrictions. Full details are available on request from the Bupa Schools Scheme helpline. The agreement to provide the cover will be between Bupa Insurance Ltd and the first named parent/guardian on the application form or (if no application form is completed) the parent/guardian first named in your child's school records. The agreement is made by the child's school on behalf of the parent/guardian. Subject to the rules and benefits of the Bupa scheme including the recognition by Bupa of the provider and the eligibility of the condition. Benefit limits apply.

#### Bupa Data Protection Notice

**Confidentiality:** The confidentiality of personal information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with Data Protection Legislation and Medical Confidentiality Guidelines. Bupa sometimes uses third parties to process data on its behalf. Such processing, which may be undertaken outside the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the Data Protection Act. **Medical information:** Medical information will be kept confidential. It will only be disclosed to those involved with a member's treatment or care, including their GP, or to their agents, and if applicable, to any person or organisation who may be responsible for meeting their treatment expenses, or their agents. **Member details:** All membership documents and confirmation of how we have dealt with any claim made will be sent to you, the person applying for the child's cover and with whom parental responsibility lies. **Telephone call:** In the interest of continuously improving our service, calls may be recorded and may be monitored. **Research:** Anonymised or aggregated data may be used by Bupa, or disclosed to others, for research or statistical purposes. **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 applicants, members or patients available to other organisations. **Contact address:** If you have any 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](mailto:dataprotection@bupa.com)

## BUPA SCHOOLS SCHEME APPLICATION FORM

Please complete this form in BLOCK CAPITALS and return it to your child's school.

Name of school
Child's name
Child's date of birth
Parent/Guardian's name and address
Postcode
Telephone No.

#### Declaration

Important: Please read this declaration carefully before signing and dating it. You are advised to keep a record of all information you supply to us in connection with the child's/children's membership, including letters. If you would like a copy of this form please ask us.

#### Your legal declaration

1 I agree that the terms of cover set out in the current Bupa Schools Scheme. Your Membership Guide will be binding on me and the child/children I am applying for cover for under the scheme, and accept they shall be the basis upon which benefits shall be payable under the cover (the Bupa Schools Scheme), a copy is available on request.

2 I declare that all information I give and have given to Bupa on behalf of myself and the child/children for the purpose of them being covered by Bupa under the Bupa Schools Scheme (including but not limited to information contained in this application form) is and remains true and complete, to the best of my knowledge and belief, except to the extent I inform you otherwise when sending you this application form.

3 I agree to inform Bupa if any of the information, relating to any child I am applying for cover for, that I have provided, or provide, changes at any time before cover starts.

4 I understand that if the information I provide or have provided to Bupa during the application process contains any material gaps or omissions, Bupa may terminate a child's cover or benefits might not be payable. (A 'material gap or omission' is a failure to provide any information about yourself or a child that might influence Bupa's assessment or acceptance of that child's membership - such as the terms of the cover Bupa offers or whether Bupa offers cover at all. If you're unsure whether any particular fact is material or not, you should disclose it to Bupa. You must ensure that any details provided about each child are correct.)

5 I understand that I will have the option of cancelling a child's cover under the Bupa Schools Scheme, as long as I do so in writing within 21 days of cover starting and no claims have been paid in respect of that child.

6 I confirm that I have given my explicit consent within the provisions of the Data Protection Act 1998 for Bupa to process my and the child's/children's personal information in respect of the cover under the Bupa Schools Scheme, and I have brought the Data Protection Notice to the attention of the child/children.

7 I have appointed my child's school to contract with Bupa on my behalf and to act as my paying agent. I understand cover will end if my child's school does not pay subscriptions to Bupa.

8 I confirm that I am the person with whom parental responsibility for the child/children named in this application form (and on any separate sheet) lies.

9 I understand English Law applies to the agreement between me and Bupa, unless otherwise agreed between us in writing.

10 I understand that any agreement by Bupa to provide cover under the Bupa Schools Scheme is made on the basis of this legal declaration.

Signature
Date