

1. In addition to these terms and conditions, the terms set out in Bupa's Bupa By You Policy Benefits and Terms guide and your membership certificate will apply to your policy.

2. This offer is available to UK residents aged 18 and over who purchase a new consumer Bupa By You health insurance policy either:

- a. directly from Bupa, or
- b. from Bupa through an intermediary

3. The offer is not available on any other Bupa products or services. The offer is not available to customers switching from a Bupa company health insurance policy, switching from another provider's health insurance scheme or for existing members transferring from a different health insurance policy, unless the customer is re-underwritten onto a new Bupa By You policy.

4. This offer is available for new Bupa By You health insurance policies for which a quote is provided between 4 May 2021 to 31 May 2021 on a full medical underwriting or moratorium basis. Quotes are valid for 14 days and your policy start date must be on or before 31 May 2021 inclusive.

5. The one month free cover will be applied to month one of the first year of your new Bupa By You policy. If you pay for the first year of subscriptions upfront, you will be charged for 11 months' subscriptions. This offer is available for the first year only and will not apply in any subsequent years. The premium after the first year will be based on 12 months of cover.

6. This offer is not available in conjunction with any other promotion or offer except the family and couples saving, and discounts associated with one of our partners. A full list of our participating partners can be found at bupa.co.uk/affinity-partners or by calling 0808 256 4840. Lines are open 8am to 8pm Monday to Friday and 9am to 12.30pm on Saturday. We may record or monitor our calls.

7. Bupa reserves the right to decline to offer a health insurance policy in its absolute discretion, and Bupa's decision regarding any aspect of this promotion is final.

8. Bupa reserves the right to cancel, amend or withdraw the promotion at any time.

9. The offer has no cash value or alternative and the discount is non-exchangeable and non-transferable.

10. Bupa will use your personal information in accordance with its privacy notice which can be found at bupa.co.uk/privacy.

11. To the fullest extent permitted by law Bupa Insurance Limited and the Bupa group of companies shall not incur any liability for any claims, damages, losses or other liabilities whatsoever arising under or otherwise in connection with this offer.

12. The promotion and these terms and conditions are governed by English law and the parties submit to the jurisdiction of the courts of England and Wales.

13. Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851. Registered office: 1 Angel Court, London, EC2R 7HJ

Institute of Directors is an introducer to Healthier Intermediaries Ltd. Healthier Intermediaries Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No: 9886202. Registered office: Upper Level Suite 2, 3 Hawke Street Business Park, Hawke Street, Sheffield S9 2SU.

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