

FAQ - Business Travel



Answers to questions you may have

As a result of a strategic review of our international business, we have made the decision to exit the global travel insurance market.

To answer some of the questions you may have, we have prepared this supporting FAQ. If you have a question that is not answered here, please contact your intermediary or Bupa Global Travel at TravelSRM@ihi-bupa.com and we will be happy to help.

- **What is driving the decision to exit the Bupa Global Travel market?**
- Bupa Global's long-term strategy remains centred on growth in our core health insurance category, where we believe we can add most value. To ensure we can continue to deliver an even better experience for our customers, we have made the decision to exit the global travel insurance market to focus our efforts and resources on strengthening our presence within the international health insurance market.
- **When do the changes come into effect?**
- From 1 July 2021, we will stop any new sales of Business Travel policies.
- **Do the changes apply to the renewal of our policy?**
- From 1 September 2021, we will no longer renew any existing Business Travel policies. You will receive a letter stating that your policy will come to an end at your next renewal date after 31 August 2021. Should you require travel cover after this point, you will need to contact a different provider or speak to your appointed intermediary.
- **What is my responsibility as a Group Secretary / group contact person?**
- You must inform all persons covered under your Business Travel insurance that the policy will not renew with Bupa Global Travel.
- **Can we make changes to our existing policy?**
- Yes, you can make changes to your policy up until your policy renewal date. This also includes changes to already registered trips as per the standard terms and conditions.
- **Can we continue to travel up until the end date of our travel insurance?**
- Yes, you can continue to enjoy the same quality service and benefits up to and including the day your travel policy ends.
- **Does this change affect any persons travelling?**
- No, as long as the person is travelling within the active policy dates, they will be covered in line with the terms and conditions of the policy.
- However, we will not be able to place any guarantees of payment which exceed the end date of the policy.
- **Can we still claim after our cover has ended?**
- Yes, as outlined in the policy terms and conditions, and as long as the claiming incident happened before the policy end date.
- **Will our day-to-day contacts remain the same during the run-off?**
- Yes, your contacts details will remain the same.
- **How will claims be handled during the run-off?**
- There will be no change to how claims are handled in the run-off, and we will continue to provide the same high level of service that you always expect from us.
- **What happens to customer data? How long will records be kept for?**
- We will keep customer records for as long as it is reasonable to ensure that we have met the obligations we have to our customers and by law. This means that we will normally keep customer records for up to 10 years after the policy has lapsed. This is in order to settle any claims that the customer may have under their policy, which have not already been time-barred.
- **What happens to unused travel days bought within the current valid insurance period?**
- We continue to encourage customers to only buy travel days which they expect to utilise within the insurance period. Should you have any unused days left at the end of your insurance period, please get in touch with your Bupa Global point of contact.
- **Can we terminate our policy with immediate effect and get a premium refund?**
- No, you may only terminate your policy in accordance with the policy conditions.
- **Can we continue to buy extra days to our policy?**
- Yes, you can buy extra days within your current insurance period. Please contact us to discuss your options.

Please contact your intermediary or Bupa Global Travel if you have any questions or wish to file a complaint relating to these changes.

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