

FAQ - Annual, Single Trip and Schengen 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 us 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:
 - Single Trip Travel policies
 - Schengen Travel policies
 - Annual Multi-Trip Travel policies
 - Business Travel policies
 - From 1 September 2021, we will no longer renew any existing travel policies. You will receive a letter via the same channels as you normally receive your policy documents stating that your policy will come to an end at your next renewal date after 31 August 2021.
 - **Do the changes apply to both new and renewal business?**
 - Yes, we have made the decision to exit the global travel insurance market completely.
 - **Does this change affect my current travel?**
 - No, as long as you are travelling within your active policy dates you will be covered, in line with the terms and conditions of your policy.
 - **Can I continue to travel up until the end date of my travel insurance?**
 - Yes, you can continue to enjoy the same quality service and benefits up until the day your travel policy ends.
 - **Can I make changes (such as name and address) to my existing policy?**
 - Yes, you can make changes to your policy, as per the standard terms and conditions, up until your policy end date.
 - **Can I change the start date of my insurance?**
 - You can change the start date of your insurance to an earlier date than initially chosen, as long as your insurance has not commenced, and the new start date is not before the present date. You cannot change the start date of your insurance to a later date than initially chosen.
 - **Can I still extend the cover of my Single Trip Travel insurance?**
 - Yes, you can extend your Single Trip Travel insurance up to the maximum insurance period of 12 months.
 - **Can I still extend the cover of my Annual Multi-Trip Travel insurance?**
 - Yes, you can continue to purchase extra travel days for trips of more than one month's duration until the policy ends.
 - **Can I still add covers and/or persons to my Single Trip Travel insurance?**
 - Yes, you can add covers and persons to your Single Trip Travel insurance within the existing rules for this until the end date of your insurance.
 - **Can I still add covers and/or persons to my Annual Multi-Trip Travel insurance?**
 - Yes, you can add covers and persons to your Annual Multi-Trip Travel insurance within the existing rules for this until the insurance ends in 2021/22.
 - **Can I terminate my travel insurance before the official end date?**
 - You can terminate your insurance in accordance with the standard policy terms and conditions.
 - **Can I still claim after my cover has finished?**
 - Yes, as outlined in the policy terms and conditions, and as long as the claiming incident happened before the policy end date.
 - **Will my day-to-day contacts remain the same during the run-off?**
 - Yes, your contact 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'll 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.
- 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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