



# CHANNEL ISLANDS BUSINESS HEALTH PLAN GROUP APPLICATION FORM

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

**Bupa Global is the sole insurer of this plan.**

Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell Bupa Global/Blue Cross Blue Shield Global co-branded products in Argentina, Canada, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is an association of independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit [bupaglobalaccess.com](http://bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com).

## IMPORTANT INFORMATION

You can type directly into this form, you can also write clearly in block capitals using black ink. Once completed, you can send your form and supporting documents to:

- o your sales advisor or intermediary, or
- o by email to: [brokereuro@bupa-intl.com](mailto:brokereuro@bupa-intl.com), or
- o by post to: Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

The form should be returned along with completed member applications or membership census. If you have any questions when completing this form call us on +44 (0) 1273 208 186

Bupa Global Business Health plans are for businesses/companies, their employees (who are actively engaged in employment duties) and employee's dependants. A dependant is the principle member's partner, spouse or dependant children. A minimum number of three employees must be covered.

For employees aged 65 and over and companies that consist solely of members of the same family, it must be fully substantiated that such employees are working for the same employer/company. Copies of payslips or employment contracts will need to be provided.

All material facts relating to the questions asked in this application must be disclosed. Failure to do so may invalidate the policy. A material fact is one which is likely to influence the decision of an insurer when assessing and accepting this application. As the Sponsor of this company plan you must answer all questions and sign the declaration on behalf of the company and all persons to be insured.

### Start date

The start date will generally be the date on which your completed group application form is received and accepted by Bupa Global. If you require a different start date, for example to take into account the expiry of your current insurance held elsewhere, please complete the start date box in section 1. Bupa Global will not accept a transfer if more than 30 days have passed since the cancellation of your current insurance. **Cover cannot start between the 28th & 31st, of any month.**

### Back dating cover

Bupa Global will only back date cover in exceptional circumstances such as, but not limited to:

- o Taking into account the expiry date of your current insurance held. Bupa Global will not accept a transfer if more than 30 days has elapsed since the cancellation of your current insurance.
- o If any application has been confirmed as received by Bupa Global and since been misplaced in our offices.
- o For new employees that are eligible to join from their first date of employment. A copy of their employment contract will be required with their application form.

### Underwriting terms and their requirements

Bupa Global offer three different underwriting terms (for more information please refer to section 5). You should have agreed the underwriting terms with your sales advisor or intermediary before completing this form. If you have any doubts as to the agreed terms, please contact your sales advisor or intermediary before completion of the form.

### Intermediaries

You may have received advice from an intermediary. In certain jurisdictions, Bupa Global requires your consent to payment of your intermediary for their part in introducing you to us as a member. Where, applicable, we will deduct a fee from each subscription payment received from you and pass this onto your intermediary on your behalf. For the avoidance of doubt, consent to payment of your intermediary's fees does not affect the amount of any premiums payable by you which would remain the same whether or not you had approached us directly or not. Upon renewal of your policy, we will continue to pay your intermediary until otherwise notified by you in writing.





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## UNDERWRITING OPTIONS

The three underwriting terms available are:

**Full Medical Underwriting (FMU)**

All employees must complete individual employee application forms.

If you have a pre-existing condition, which is any symptom or medical condition that you had before the start date, you must tell us on the application form. The treatment for pre-existing conditions will generally not be covered. Any specific exclusion(s) will be included on the insurance certificate issued in the member welcome pack.

**Continued Personal Medical Exclusions (CPME)**

Continued personal medical exclusions is where underwriting terms from your previous insurer are carried over to your Bupa Global Plan. In order to transfer your employees on a CPME basis from their previous insurer we require copies of their previous insurance certificate. CPME transfers are only available if your scheme is on a medically underwritten or moratorium underwritten basis. The certificate should be the last insurance certificate issued and confirm the following information: Employee's first and surname, their date of birth, gender and home address. The same information is required for any dependants. The certificate must confirm the medical exclusions (if any) that are applicable to each person or the commencement date of the previous moratorium.

**Medical History Disregarded (MHD)**

All employees must join the company health insurance as soon as they are permitted by their company. This also applies to new employees that are added after the start date of the group contract. Please include a full membership census (first name, surname, date of birth, gender, location, nationality, occupation and level of cover) of all eligible employees and dependants to be covered. Employees or dependants aged 70 and over are not eligible for MHD cover.

Please note that you can only choose one set of underwriting terms

<b>FMU – Full Medical Underwriting</b> A fully completed application form for each person to be covered under this plan must be submitted with this application	<input type="radio"/>
<b>CPME – Continued Personal Medical Exclusions</b> Please complete the section below and provide a membership census along with their previous insurance certificates	<input type="radio"/>
<b>MHD – Medical History Disregarded</b> Please complete the section below and provide a membership census	<input type="radio"/>

**Need to know:** If any of the below questions have been answered yes, CPME or MHD terms must be agreed and accepted by our underwriters before the policy starts. This also applies for future persons to be covered under the company health scheme.

Are you aware if any person to be covered under the policy has a history of the following:		If yes, how many of your employees
Heart conditions or strokes?	<input type="radio"/> Y <input type="radio"/> N	
Any type of cancer, including benign brain tumours?	<input type="radio"/> Y <input type="radio"/> N	
Are you aware of any employee or dependant who has any ongoing or planned in-patient treatment?	<input type="radio"/> Y <input type="radio"/> N	

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## ADMINISTRATION &amp; DOCUMENTS

Please indicate how would you like to receive your group and member documents.

**GROUP DOCUMENTS**

These are related to your contract and billing, including invoices, statements and credit notes. They will be addressed to the Group Secretary. Note that group documents can only be sent to one recipient, the group secretary or the intermediary.

- Group Secretary       e-docs       post       both  
 Intermediary       e-docs       post      not available

**MEMBERSHIP DOCUMENTS**

**Need to know:** These can be sent by post and email directly to your members:

- o Post: we can post membership documents directly to your employees if we have their full address details.
- o Email (e-docs): For access to e-docs your employees need to register for MembersWorld; our online secure website for members.

Please note that membership documents can only be sent to one recipient; the group secretary, the intermediary or the member.

- Group Secretary      not available       post      not available  
 Intermediary      not available       post      not available  
 Member       e-docs       post       both





**Last updated: September 2023**

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. The information we process about you, and our reasons for processing it, depends on the products and services you use. You can find more details in our full privacy notice available at: [www.bupaglobal.com/privacypolicy](http://www.bupaglobal.com/privacypolicy). If you do not have access to the internet and would like a paper copy of the full privacy notice, or if you have any questions about how we handle your information, please contact the Bupa Global service team on +44 (0) 1273 323 563. Alternatively, you can email or write to the team via [info@bupaglobal.com](mailto:info@bupaglobal.com) or Bupa Global, Victory House, Trafalgar Place, Brighton BN1 4FY, United Kingdom.

**Information about Bupa Global**

In this privacy notice, “we” “us” and “our” means the Bupa companies trading as Bupa Global. For details of these companies visit [www.bupaglobal.com/legal-notice](http://www.bupaglobal.com/legal-notice)

The Bupa companies that process your information will depend on which of our products and services you ask us about, buy or use. For our insurance policies, your information will be processed by the insurer and the lead administrator of your policy who may share it with other Bupa companies as set out in the ‘Sharing your information section’. Please refer to your policy documentation for confirmation of the insurer and lead administrator.

**1. What this privacy notice covers**

This privacy notice applies to anyone who interacts with us about our products and services (“you”, “your”), in any way (for example email, website, phone, app and so on).

**2. How we collect personal information**

We collect personal information from you and from other organisations (for example those acting on your behalf, like brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

**3. Categories of personal information**

We process the following categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example information we use to contact you, identify you or manage our relationship with you), special categories of information (for example health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks or other background screening activity).

**4. What we use personal information for and our legal reasons for doing so**

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others’ legitimate interests or it is needed or allowed by law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

**5. Profiling and automated decision making**

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

**6. Sharing your information**

We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example brokers and other intermediaries) and with others who help us provide services to you (for example healthcare providers) or who we need information from to handle or check claims or entitlements (for example professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

**7. International transfers**

We work with companies that we partner with, or that provide services to us (such as healthcare providers, other Bupa companies and IT providers) that are located in, or run their services from, countries across the world. As a result, we transfer your personal information to different countries including transfers from within the UK to outside the UK, and from within the EEA (the EU member states plus Norway, Liechtenstein and Iceland) to outside the EEA, for the purposes set out in this privacy notice. We take steps to make sure that when we transfer your personal information to another country, appropriate protection is in place, in line with global data protection laws.

**8. How long we keep your personal information**

We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice.

**9. Your rights**

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used, to ask us to transfer information you have made available to us, to withdraw your permission for us to use your information and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

**10. Data protection contacts**

If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at [info@bupaglobal.com](mailto:info@bupaglobal.com). You can also use this address to contact our Data Protection Officer.

You also have the right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner’s Office ([www.ico.org.uk](http://www.ico.org.uk)) who can be contacted at, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate). You have a right to make a complaint to them or to your local privacy supervisory authority.

**For Guernsey residents:** The local supervisory authority is the Office of the Data Protection Authority ([www.odpa.gg](http://www.odpa.gg)) who can be contacted at, Office of the Data Protection Authority, St Martin’s House, Le Bordage, St. Peter Port, Guernsey, GY1 1BR.

**For Jersey residents:** The local supervisory authority is the Jersey Office of the Information Commissioner ([jerseyoic.org](http://jerseyoic.org)) who can be contacted at, Jersey Office of the Information Commissioner, 2nd Floor, 5 Castle Street, St. Helier, Jersey, JE2 3BT





Contact our customer service team:

+44 (0) 1273 323 563

We may record or monitor your calls.

**Bupa Global**

Victory House

Trafalgar Place

Brighton

BN1 4FY

United Kingdom

Bupa Global offers you:

Global medical plans for individuals and groups

Assistance, repatriation and evacuation cover

24-hour multi-lingual helpline

[bupaglobal.com](http://bupaglobal.com)