



**Francis Cole**  
Professional Financial Services

**One Life  
Live It  
Protect It**

# Discounted BUPA Health Insurance For Legal Sector Personnel

We Don't Just Insure **We Care**



More Than Insurance It's About Love

**BUPA have partnered up with Francis Cole to offer an exclusive discounted Private Health Insurance membership for eligible legal sector personnel.**

**Whether it's getting the help you need faster, or for cancer care that helps get you there, BUPA are proud to give you nothing less than health expertise.**

### **BUPA Membership for you**

Health insurance is an insurance policy that covers the costs of private healthcare, from diagnosis to medical treatment. You will pay a monthly subscription that covers all or some of the cost of treatment for acute conditions that develop after your health insurance policy has begun.

There are several benefits of taking out health insurance. In the event that you develop a condition, you can relax in the knowledge that you have quick access† to the treatment you need to help you back on the road to recovery. All of BUPA's policies cover eligible treatment costs in full, depending on the terms of the policy, providing you use a consultant who agrees to charge within Bupa limits (a fee assured consultant) in a facility from your chosen hospital network.

As a starting point, think about your lifestyle, budget and the areas of your health that concern you the most. Comprehensive covers medical costs from diagnosis to eligible treatment. If you want BUPA to diagnose a condition and provide private treatment following a diagnosis, then you would select BUPA's Comprehensive Policy. However, if you are happy to be diagnosed by the NHS, but want to receive any required treatment privately, then you have the option to take out BUPA's Treatment and Care policy, which will be cheaper than BUPA's Comprehensive option.

The level of cover you'll get will depend on the policy you take out. For some policies, you'll need to go through initial diagnosis and get a referral from the NHS before you're able to claim any private treatment. Other more comprehensive policies include consultations and tests to help diagnose your condition. Bupa By You covers you for new conditions that occur once your cover has started - so you won't be able to use it for medical conditions that were apparent before you took out cover.

† quick access is subject to availability.

[www.franciscole.co.uk](http://www.franciscole.co.uk) | 07785 921234 | [timfrancis@franciscole.co.uk](mailto:timfrancis@franciscole.co.uk)  
**Private Health Insurance** | Life Insurance | **Critical Illness Cover**  
Income Protection | **Whole of Life Cover**

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### **Access to breakthrough cancer drugs**

If you're diagnosed with cancer, BUPA will support you at every stage of your journey for as long as you have Bupa health insurance. You'll also have access to eligible breakthrough cancer drugs and treatments, often before they are available on the NHS or approved by NICE (as long as they're evidence-based).

### **Eligibility for the BUPA Health Insurance discount**

Eligible legal sector personnel (as described below) can receive a discount when purchasing a Bupa By You health insurance policy through Francis Cole. To be eligible for this discount you must have reached the age of 18, be based in the UK, the Channel Islands or the Isle of Man, and meet one of the criteria set out below.

- an employee of a law firm that is registered with the Solicitors Regulation Authority
- a barrister or employee of a barristers' chambers that is registered with the Bar Standards Board
- any person who is a member of the judiciary

### **How much does it cost?**

The premiums are based on a number of factors such as your ages, number of people on the policy, occupation, smoker status, place of residency and the level of cover. For specific quotations, and accompanying information, please contact Tim Francis at [timfrancis@franciscole.co.uk](mailto:timfrancis@franciscole.co.uk) or 07785 921234.

