

Bupa Global Health Plans (BGHP)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Bupa Global Health Plans will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.
- **High Net Worth Individuals (HNWIs)** – these may be expats or affluent locals, and expect very rich benefits covered everywhere, with a wide range of providers, for truly global healthcare

Objectives, needs and interests of target market

Across its 5 tiered options, Bupa Global Health Plans is designed for customers looking for:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of co-insurances and/or deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

This product is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)
- ✗ Customers residing outside of the UK, Channel Islands and Gibraltar

What is the distribution strategy and is it appropriate for the target market?

Bupa Global Health Plans is on sale to new and renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Individual Explorer

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Individual Explorer will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally in East Africa. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.

Objectives, needs and interests of target market

Across Individual Explorer's two tiers, this product is designed for customers in East Africa looking for:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ A range of geographical coverage options
- ✓ The ability to reduce up-front premium through the use of co-insurances and/or deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

Individual Explorer is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)
- ✗ not ordinarily resident in East Africa

What is the distribution strategy and is it appropriate for the target market?

Individual Explorer is on sale to new and renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Bupa Worldwide Health Options (BWHO)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Bupa Worldwide Health Options will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.

Objectives, needs and interests of target market

Across Bupa Worldwide Health Options core product and 4 modular options, this product is designed for customers looking for:

- ✓ A rich and wide range of benefits including one or more of in-, day-patient, and maternity coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude out-patient, medicines and/or dental/optical cover, depending on the modules selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

This product is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Bupa Worldwide Health Options is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Lifeline

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Lifeline will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.

Objectives, needs and interests of target market

Across Lifelines 3 tiered options, this product is designed for customers looking for:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

This product is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Lifeline is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

International Health and Hospital Plan (IHHP)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

The International Health and Hospital Plan will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.

Objectives, needs and interests of target market

- ✓ Across International Health and Hospital Plan's core product and modular options, this product is designed for customers looking for:
- ✓ A rich and wide range of benefits including one or more of in-, day-patient, and maternity coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ Truly global cover including treatment in the U.S.
- ✓ The option to include or exclude out-patient, medicines and/or dental/optical cover, depending on the modules selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

International Health and Hospital Plan is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

International Health and Hospital Plan is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

International Swiss Medical (ISM)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

International Swiss Medical will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements
- **Affluent Locals** – those local individuals who desire access to better quality healthcare provision at home or abroad, possibly to augment local state or employer provided coverage.
- **High Net Worth Individuals (HNWIs)** – these may be expats or affluent locals, and expect very rich benefits covered everywhere, with a wide range of providers, for truly global healthcare

Objectives, needs and interests of target market

- ✓ Across International Swiss Medical's 2 tiered options, this product is designed for customers looking for:
- ✓ A rich and wide range of benefits including one or more of in-, day-patient, and maternity coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ Truly global cover including treatment in the U.S.
- ✓ The option to include or exclude out-patient, medicines and/or dental/optical cover, depending on the tiers or optional cover selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

International Swiss Medical is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

International Swiss Medical is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Worldwide Health Insurance (Group 378)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Worldwide Health Insurance will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **Expats** – those living and/or working abroad, and who are therefore looking to access healthcare provision inside or outside of their country of residence or birth. In some instances, insurance is required to meet local visa requirements

Objectives, needs and interests of target market

Across Worldwide Health Insurance's range of tiered core and optional cover options, this product is designed for customers looking for:

- ✓ A rich and wide range of benefits including one or more of in-, day-patient, and maternity coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ Truly global cover including treatment in the U.S.
- ✓ The option to include or exclude out-patient, medicines and/or dental/optical cover, depending on the modules selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

Worldwide Health Insurance is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Worldwide Health Insurance is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Superior

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Superior will meet the needs of customers of any age (legally able to contract), who are looking for comprehensive global health insurance in addition to, or instead of, any healthcare available locally. There is no upper age limit. The core groups that this product is designed for include:

- **High Net Worth Individuals (HNWIs)** – these may be expats or affluent locals, and expect very rich benefits covered everywhere, with a wide range of providers, for truly global healthcare

Objectives, needs and interests of target market

Superior is designed for customers looking for:

- ✓ A very rich and wide range of benefits including one or more of in-, day-patient, out-patient, maternity and Dental/Optical coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for certain pre-existing conditions in specific scenarios
- ✓ Truly global cover including treatment in the U.S.
- ✓ The ability to make a claim without a direct increase to their individual premium
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call

Customers for whom the product would not provide the intended value

Superior is not designed for companies and their employees.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Superior is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Business Health Plans (BHP)

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Business Health Plans will meet the needs of customers of any age who are looking for extensive global health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for include:

- **Expatriate employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Local businesses:** companies who are competing to recruit the best employees on a global scale, and therefore wish to provide the best possible healthcare coverage as part of that benefits package
- **Executive Cover:** those key people within a business whose skills, knowledge, experience or leadership are important to a business' continued financial success

Objectives, needs and interests of target market

Across Business Health Plans' 4 tiered options, this product is designed for companies looking to provide healthcare for its employees and their dependants, whose customer needs include:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of co-insurances and/or deductibles
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Blua.

Customers for whom the product would not provide the intended value

Business Health Plans is also not designed for individual consumers and their families.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)
- ✗ Companies based in countries outside of the UK, Channel Islands and Gibraltar

What is the distribution strategy and is it appropriate for the target market?

Business Health Plans is on sale to new and renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Company

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Company will meet the needs of customers of any age who are looking for extensive global health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for include:

- **Expat employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Local businesses:** companies who are competing to recruit the best employees on a global scale, and therefore wish to provide the best possible healthcare coverage as part of that benefits package

Objectives, needs and interests of target market

Across Company's 4 tiered options, this product is designed for companies looking to provide healthcare for its employees and their dependants, whose customer needs include:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ Cover worldwide either inclusive or exclusive of the U.S.
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Blua.

Customers for whom the product would not provide the intended value

Company is also not designed for individual consumers and their families.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Company is on sale to new and renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Company Africa

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Company Africa will meet the needs of customers of any age who are looking for extensive global health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for include:

- **Expat employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Local businesses:** companies who are competing to recruit the best employees on a global scale, and therefore wish to provide the best possible healthcare coverage as part of that benefits package

Objectives, needs and interests of target market

- ✓ Across Company Africa's 4 tiered options, this product is designed for African companies looking to provide healthcare for its employees and their dependants, whose customer needs include:
- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists or regional specialist networks
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ Evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Blua.

Customers for whom the product would not provide the intended value

Company Africa is also not designed for individual consumers and their families.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)
- ✗ Companies based in countries outside of the African continent (Egypt excluded)

What is the distribution strategy and is it appropriate for the target market?

Company Africa is on sale to new and renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Business Explorer

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Business Explorer will meet the needs of customers of any age who are looking for extensive global health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for include:

- **Expat employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Local businesses:** companies who are competing to recruit the best employees on a global scale, and therefore wish to provide the best possible healthcare coverage as part of that benefits package

Objectives, needs and interests of target market

- ✓ Across Business Explorer's 2 tiered options, this product is designed for African companies looking to provide healthcare for its employees and their dependants, whose customer needs include:
- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental/optical cover, depending on the product selected
- ✓ The ability to reduce up-front premium through the use of deductibles
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Blua.

Customers for whom the product would not provide the intended value

Business Explorer is also not designed for individual consumers and their families.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)
- ✗ Companies based in countries outside of the African continent (Egypt excluded)

What is the distribution strategy and is it appropriate for the target market?

Business Explorer is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Oil & Gas

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Oil & Gas will meet the needs of customers of any age who are looking for extensive international health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for include:

- **Expat employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Executive Cover:** those key people within a business whose skills, knowledge, experience or leadership are important to a business' continued financial success

Objectives, needs and interests of target market

Across Oil & Gas' 3 tiered options, this product is designed for companies who want to cover their employees working overseas on oil rigs in the oil and gas industry and whose needs include:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ A range of geographical coverage options
- ✓ The option to include or exclude maternity and/or dental cover, depending on the product selected
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Bluea

Customers for whom the product would not provide the intended value

Oil & Gas is also not designed for individual consumers and their families. Nor companies with less 80% of the employee population not actively based on an oil rig and/or taking part in exploration (not office based employees). Therefore, groups not engaged in this specific industry and/or work type fall outside of the target market for this product and may be better suited to our Company or Business Health Plan products.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Oil & Gas is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.

Maritime

Target market statement

Bupa Insurance Limited have prepared this document to provide an overview of its insurance product. It is intended to help distributors understand the target market and distribution strategy for this product, at point of sale. In addition, distributors should consider whether any changes in a customer's circumstances may result in some features of the product no longer being suitable (for example: dual cover, distribution channel, features and benefits, communication methods or payment method).

Characteristics of target market

Maritime will meet the needs of customers of any age working within the Maritime (incl. Shipping and Yachting) industry who are looking for extensive international health insurance in addition to, or instead of, any healthcare available locally. The core groups that this product is designed for work within the Maritime industry and include:

- **Expat employees:** those employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer-provided coverage and/or to meet local visa requirements for people working or living overseas.
- **Businesses with employees who travel:** those employees who travel on business, and require premium healthcare coverage across their range of destinations
- **Local businesses:** companies who are competing to recruit the best employees on a global scale, and therefore wish to provide the best possible healthcare coverage as part of that benefits package

Objectives, needs and interests of target market

Maritime is designed for companies in the maritime, shipping and yachting industries looking to provide healthcare for its employees and dependants, whose customer needs include:

- ✓ A rich and wide range of benefits including one or more of in-, day-, and out-patient coverage
- ✓ Preventive, mental health and wellbeing benefits, covered in the same way as physical health conditions
- ✓ Direct access to a global network of specialists
- ✓ Coverage for chronic conditions as standard; and for all or some pre-existing conditions in specific underwriting scenarios
- ✓ Global evacuation and/or repatriation in the situation of a healthcare emergency; or where appropriate treatment is not available where they are
- ✓ 24/7 on-demand access to a team of international doctors by telephone or video call and an employee assistance programme via Blua.

For dependants only (dependants only to be include for Shipping and Yachting version)

- ✓ Cover worldwide either inclusive or exclusive of the U.S.
- ✓ The option to include or exclude maternity and/or dental cover, depending on the product selected

Customers for whom the product would not provide the intended value

Maritime is also not designed for individual consumers and their families.

Nor companies not engaged in this specific industry and/or work type fall outside of the target market for this product and may be better suited to our Company or Business Health Plan products.

Some customers may not be able to get full value from their product due to certain factors relating to their needs, objectives, or personal circumstances. These customers may include those:

- ✗ with pre-existing conditions which we are unable to cover, and could therefore limit use of the plan (although these may be able to be covered on MHD basis at group level for a loading on price)
- ✗ with access to state-provided and/or other healthcare coverage, who should consider how a Bupa Global policy would work alongside these provisions
- ✗ residing in or travelling for treatment to sanctioned countries where we are unable to provide cover; or residents of the USA
- ✗ wanting to use the plan for cosmetic procedures, or accident and emergency treatment (other general exclusions apply to this product)

What is the distribution strategy and is it appropriate for the target market?

Maritime is available for renewing business. The product is designed to meet the needs of those customers who are seeking cover for the costs of planned private treatment, for themselves and any dependants they wish to include and access to wider wellbeing benefits.

Bupa's distribution strategy is considered appropriate for the target market with products available:

- via BISL (advised or non-advised) through appropriately skilled agents and appropriately designed online journey (via the website) to equip customers with all the information they need to make an informed purchase decision,
- via a network of intermediary partners (advised and non-advised), through appropriately trained third party distributors equipped with all the information that they need (target market statement, product information, etc.) to recommend Bupa products where appropriate.