

The complaint

Mrs C is unhappy with how BUPA Insurance Limited (BUPA) has handled her private medical insurance claim.

What happened

The background to this complaint is well-known to both parties. So, I've simply set out a summary of what I think are the key events.

- Mrs C's private medical insurance policy started on 12 April 2024. BUPA is the underwriter of the policy.
- On 27 September 2024, Mrs C contacted BUPA and was referred to see a face-to-face GP. The nearest one was approximately 28.5 miles away and Mrs C was charged a £20 fee.
- She says she wasn't told about the £20 charge to see a GP face to face when she took out the policy. This wasn't written in the policy document or sent as a separate document with the welcome pack. Mrs C says she never received the information. And had she known, she would never have entered the contract. When she called BUPA to complain about this, she was told the information was written in the policy. She called two more times and BUPA said they sent the information with the welcome pack it sent to her on 13 April 2024. BUPA said it the terms of the policy had been followed but its communication could have been better. It offered Mrs C £25 compensation and apologised.
- After investigating the complaint, our investigator concluded the complaint shouldn't be upheld. He was satisfied that the documents provided clearly explained the £20 fee. He said the policy was sold by a broker and Mrs C would need to raise the issue that the fee wasn't explained to her by the broker. He said the £25 compensation offered to Mrs C by BUPA was fair in the circumstances of what happened.
- Mrs C didn't agree. She says she never received the information about the £20 face to face GP fee. She would like a refund of the premiums she's paid.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've decided not to uphold this complaint for these reasons:

- BUPA said the face-to-face leaflet was sent with the welcome letter/pack it sent to Mrs C on 13 April 2024.
- Mrs C said in her complaint form to us that she confirmed having received the email on 13 April 2024 but that was a '*A Big Welcome to BUPA*'. But that didn't include the

leaflet. I understand that Mrs C might not recall if she received it. But as Mrs C has confirmed receipt of the email and BUPA said the leaflet was enclosed as part of the welcome pack, on balance, I think it's likely she would also have received the leaflet about the £20 GP fee. I can see she also confirmed receipt of this welcome pack on 1 October 2024 to BUPA.

- Mrs C said she wasn't told about the fee. However, she will need to raise this issue directly with the broker who sold her the policy. This isn't BUPA's responsibility.
- Regarding BUPA providing incorrect information and not calling back when it said it would, I can see it has apologised and offered Mrs C £25 for its errors. Having reviewed what happened, I think this is fair and reasonable for the impact caused to her.
- I understand the frustration this has caused Mrs C. But overall, I'm sorry to disappoint Mrs C. But I'm satisfied BUPA has treated Mrs C fairly and reasonably in the circumstances of this complaint. It follows that I don't require BUPA to do anything further.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold Mrs C's complaint about BUPA Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 4 August 2025.

Nimisha Radia
Ombudsman