

Enhancements to Complete Health



Enhancements to our Complete Health product for retail customers



Reduction to our declaration questions

For applications submitted online on or after 21/08/2025, we will no longer be asking the declaration questions around insurance being declined, criminal convictions, or CCJs/IVAs.

This change will apply to all online applications for Complete Health, regardless of the underwriting method. These declaration questions remain in the paper/PDF application until we issue revised versions in due course.

Improved switch underwriting - effective 01/09/2025

We've simplified our switch underwriting questions for those transferring to Complete Health from another insurer or WPA product.

These changes will initially apply to online applications only, for policies with a WPA start date on/after 01/09/2025. Paper/PDF application forms will be updated in due course.

New switch questions:

1. In the last five years, have you or any family member(s) applying for cover had any disease/abnormality of the heart or cardiac function, stroke, or cancer?
2. In the last two years, have you or any family member(s) applying for cover had any back, spinal, knee, hip or shoulder treatment?
3. Do you or any family member(s) applying for cover have any pending or planned treatment for any symptom or condition whether privately, or on the NHS?
4. In the last three years have you or any family member(s) applying for cover had treatment for any mental health condition(s) (including anxiety, stress, and/or depression)? **If you have not picked any Mental Health option, please tick NO. [Please note: if this option is added at a later renewal, this benefit will be subject to a medical declaration and additional underwriting].**

Our underwriters are working on a guide to explain what we do/do not expect to be disclosed for the above questions and we will share this with you as soon as it is finalised.

Amendments to our no claims discount (NCD) - effective 01/11/2025

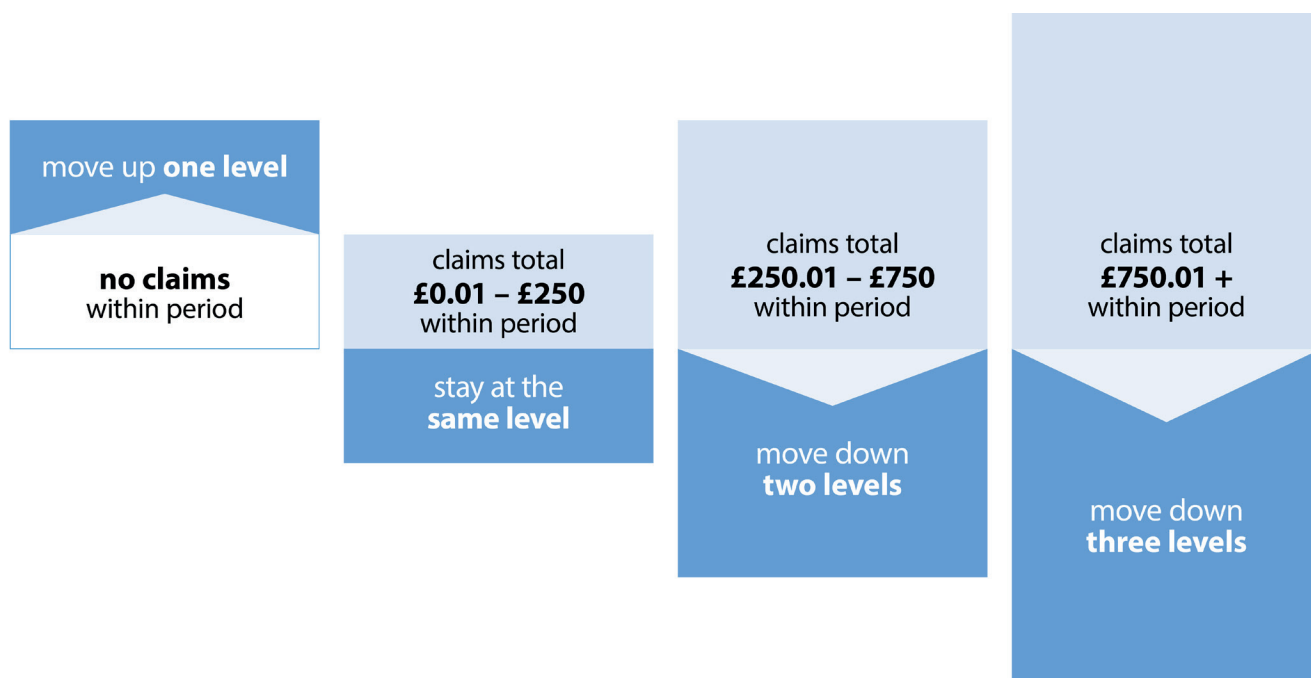
We're enhancing our NCD for Complete Health customers:

1. No drop for small claims

Claims between £0.01 – £250 will no longer reduce NCD levels. Currently if a customer claims between £0.01 and £250, they move down the NCD ladder by one step. Moving forward, customers falling into this category will retain their current position on the ladder. This enables customers to make small claims without being concerned about the impact on their premiums.

2. Extra discount

We're adding a 15th level to the NCD ladder, taking the maximum discount from 70% to 73%.



Continuing to put our members at the centre of all that we do

WPA
Health Insurance

trusted
we are the
most trusted
health insurer
in the UK*

*number one in the **Fairer Finance Trust in Insurance Index** (Spring 2025)

WPA are currently **rated excellent** on Trustpilot.

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