

# KYC Requirements Individuals



Financial services institutions such as Bupa Global are required to verify the identity of their customers. In order to process your application form, we require the following:

## 1. Proof of person

We require proof of person for each adult over 16 years old, for guardians, for third party payees/payers and for people under the age of 16 if they are on the policy as an applicant.

Proof of person consists of a current and valid government-issued photo ID containing the following elements at a minimum:

- Full name
- Photograph
- Date of birth
- Issue date
- Expiration date
- Name of government authority issuing document

Examples of acceptable forms of Proof of Person include:

- Passport
- Driving license
- Voter's ID
- Permanent Resident card
- Military ID
- National Identity card or National Registration card
- Visa (if issued for residency purposes)

**The above are just examples. Other forms of identification may be acceptable, provided they meet the minimum standards listed above.**

## 2. Proof of residency address

Residency address is the address where you spend the majority of your time. Permanent residency is where you are deemed to be legally resident ordinarily.

If all persons to be covered under the policy reside at the same address, we only require one proof of residency address from the main policyholder.

Proof of address consists of a document evidencing the residential address of the individual, according to the following minimum standards:

- Documents must be no more than 90 days old
- Name and address on documents must match application form
- Proof of address document must be issued by an independent third party where there is an ongoing account relationship between you and the third party

Examples of acceptable forms of Proof of Address include:

- Copy of utility bill (electricity, water, gas, telephone, cable, internet etc)
- Copy of paystub (provided it contains name and current residential address)

- Account statement that comes from a third party that shows your name and address (e.g. bank, credit card, mortgage statement, retail charge account etc)
- Receipt of dues from Homeowners/Condominium Association
- Copy of residential lease or letter from a landlord specifying that you reside in that address
- Government issued ID containing the address (driving license, ID document, voter registration, motor vehicle registration document etc)
- College enrolment or transcript document for students
- Personal or property tax documents
- Proof of previous Insurance

**The above are just examples. The Proof of Address needs to provide Bupa with reasonable assurance that you reside where stated on the application form.**

**Please note if the identity document provided to evidence Proof of Person also provides the customers current residential address (e.g. a UK Driving License) we do not require an additional document to evidence proof of address.**

## 3. Third party payments

If you have arranged for a third party to pay the premium on your behalf, Bupa must receive the following:

- Written confirmation from the main policyholder of the nature of the relationship between you and the third party, and your authorisation for the transaction to take place.
- Identification documents for the third party.
- If the third party is an individual, then we will need proof of person.
- If the third party is a company, then we will need proof of legal entity (e.g. certificate of incorporation)

Third party transactions must be pre-approved by Bupa. Please note that it remains your responsibility as the main policyholder to ensure premiums are paid in full and on time.

## 4. Minors to be covered on their own policy

If you are applying for a policy on behalf of a minor, you will be considered the main policyholder. We will require the following KYC documentation:

- Proof of Person and Proof of Residency Address of the person signing the application form.
- Proof of Person for the minor/s to be covered. This does not have to be a photographic ID - for example, a birth certificate is acceptable.