

Examine Us.



wpa.org.uk

You decide.

You decide. You take control. That's what health insurance from WPA - Western Provident Association - is all about.

Instead of a very limited number of so-called "choices"... that have been predetermined without your involvement, wouldn't you prefer to be the one making the important decisions?

The decisions about when you go for treatment, where you go for treatment, and who treats you are all yours.

And we're here to make the process as easy as possible, from start to finish.

**Responsible
people get it.**

WPA is for people who take control of important matters – like their own and their family’s health, and how it affects their business.

Many of our customers are self-employed entrepreneurs – the kind of people who really can’t afford to take time off work, so they don’t claim very often. And as a result of all this, they expect to see lower premiums.

We agree.

Enjoy life.

Insure health.

Bolts from the blue... they do happen. Even though you take care of yourself, your health will never be completely under your control.

If you fall ill, you know that your treatment will be prompt, planned around your schedule with the specialist and hospital of your choice... and that your claim will be settled rapidly.

Equally important is the dignity and safety of having your own room and knowing the environment has high standards of cleanliness. Then you can get on with the business of living.

**We don't
profit from
illness.**

The “P” in WPA stands for “provident”.

It means we have no shareholders – so we are not subject to the short-term whims of the City.

But what does that mean for you?

Quite simply, any surplus we make from the business of health insurance is invested in the care of our customers.

In short: we can, and do, put our customers first.

**100 years
of looking
after people.**

In 1901, a group of workers in Reading got together and put their hard-earned wages into a fund that covered the cost of their healthcare.

Over a century later, and the fund has become WPA, remaining true to the principle of making healthcare affordable for hundreds of thousands of people, their families and companies.

Thanks to pioneering ideas such as Shared Responsibility, we keep premiums low, whilst giving you what you really want – control and a high level of cover.

**Four
guarantees.
No catches.**

We're not fond of small print. We guarantee:

1. To renew your policy (no matter the size and/or frequency of your claims, or your age).

2. To settle your claims within seven working days (and pay you a penalty if we don't).

3. To maintain your freedom to decide where and when you get treated.

4. To treat you as we would hope to be treated ourselves.

**Compare
and contrast.**

Shop around before you decide on the right health insurance. WPA is the first and only insurance company to publish service standards. We challenge you to ask others for the same information. For a full report of the audited statistics from 2004 go to wpa.org.uk

Average time taken from application to issue of policy documentation (working days): 6.38

% of properly presented claims paid that were settled in full within the policy terms†: 98.66%

Average length of time to settle properly presented claims (working days): 3.89

% of claims paid within 6 working days: 99.90%

Average length of time for customer call to be answered by decision-maker (seconds): 12.00

Average length of time to respond to customer correspondence by decision-maker (working days): 2.49

†The 1.34% not paid equates to those claims that were above a “reasonable and fair” amount. In these instances providers are advised that their costs are above acceptable levels and policyholders are warned (where possible) during the claim process that their claim will not be met in full.

Top people.

Top service.

For two years running, we've been recognised by The Sunday Times "Top 100 Companies To Work For" award.

While we're proud of this achievement, we're more concerned about what it actually means for you, our customers.

When you call WPA, you should always find that the person you talk to is keen, friendly and efficient – because they are well-motivated and well-trained.

But why not put us to the test, yourself?
Call us now on **0800 783 3 783**.

Notes.

WPA is authorised and regulated by the Financial Services Authority (FSA). The FSA website may be checked at www.fsa.gov.uk/register for WPA number 202608.



WPA is one of very few insurance companies world-wide to have been accredited with the ISO 9001:2000 Quality Standard. In addition Western Provident was awarded the British Standard Institute's 'Gold Standard' of Company Wide Registration in May 1997 – the 24th company in the world to achieve this accolade. So the standards of service that you can expect are truly world class.



WPA is a member of the Financial Ombudsman Service, so you can be assured that any complaints are addressed seriously and objectively. Details of WPA's commitment to resolving customer complaints are included in your scheme literature.

WPA customers are covered by the Financial Services Compensation Scheme (FSCS) which can entitle customers to compensation should an insurer become insolvent. Further information can be found at www.fscs.org.uk



wpa.org.uk

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The member State of the Insurer is the United Kingdom.

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To help protect your interests, and those of the Association, telephone conversations may be recorded for the purpose of ensuring an accurate record of discussions.

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