

MyCostco SERVICES

SERVICES FOR YOUR
BUSINESS, LIFE, AND HOME.



broker
— PARTNERSHIPS —

C | M | M | E

COSTCO
AUTO PROGRAMME
COSTCO CAR HIRE
WHOLESALE



Hertz 24/7

NetPay

 **STERLING**
Pet Solutions



[WWW.COSTCO.CO.UK/
MEMBER-SERVICES](http://WWW.COSTCO.CO.UK/MEMBER-SERVICES)

Think Costco First



Consider the Benefits of Executive Membership*

The Executive membership upgrade fee is an additional £34 ex VAT (£40.80 inc VAT) for Primary Trade and Primary Individual Members. Your upgrade fee will be charged on a pro-rata basis depending on the remaining months on your current membership. As an Executive Trade Member your next renewal notice will be for £56 ex VAT (£67.20 inc VAT) and as an Executive Individual Member your next renewal notice will be £62 ex VAT (£74.40 inc VAT).



Enjoy an annual
2% reward on your
purchases*



Receive additional
benefits and savings
from Costco Services*

Executive Member Annual Reward

Monthly Purchases			Yearly Purchases			Approximate Annual Reward	
£200 ⁰⁰	x 12 months	=	£2,400	x 2 %	=	£48	
£291 ⁶⁶	x 12 months	=	£3,500	x 2 %	=	£70	
£583 ³³	x 12 months	=	£7,000	x 2 %	=	£140	
£833 ³³	x 12 months	=	£10,000	x 2 %	=	£200	
£1,250 ⁰⁰	x 12 months	=	£15,000	x 2 %	=	£300	
£1,666 ⁶⁶	x 12 months	=	£20,000	x 2 %	=	£400	Max Reward for Individual Members
£1,875 ⁰⁰	x 12 months	=	£22,500	x 2 %	=	£450	
£2,083 ³³	x 12 months	=	£25,000	x 2 %	=	£500	Max Reward for Trade Members

To upgrade to Executive Membership, please visit the membership desk at your nearest warehouse.

* Conditions of Membership – EXECUTIVE MEMBERSHIP

Executive Membership

- 1) The total annual membership fee is £56 ex VAT (£67.20 inc VAT) for Trade Members and £62 ex VAT (£74.40 inc VAT) for Individual Members, which includes only the primary and spouse cardholders. It does not include additional card holders on a Trade or Individual membership account.
- 2) The Executive Membership upgrade fee for a current Costco member is an additional £34 ex VAT (£40.80 inc VAT) for both Trade and Individual members. (Upgrade amount will be calculated on a pro rata basis depending on the months remaining on your current membership).
- 3) The Conditions of Membership for Trade Members and for Individual Members will also apply to Executive Members.
- 4) There is a limit of one Executive Membership per business or household.
- 5) Salvage members and Export members do not qualify for the upgrade.

2% Reward

- 1) As a Costco Executive Member, you receive a 2% Reward based on your annual Costco Wholesale purchases in the UK (see "Calculation of Reward" below).
- 2) The reward certificate is mailed with your renewal notice and may only be used towards purchases in Costco Wholesale UK warehouses within 12 months of the reward certificate being issued.
- 3) The Reward is capped at and will not exceed £500 for an Executive Trade member and £400 for an Executive Individual member in any 12 month period.
- 4) The Reward must be used against one transaction.
- 5) 2% can also be earned on purchases online at www.costco.co.uk (please note that Executive rewards can not be redeemed online).

Costco Purchases

The Reward programme is subject to the following restrictions:

- 1) Costco Wholesale reserves the right at its discretion to discontinue or change the Reward Programme at any time, without prior notice, or disqualify the member or cancel his/her participation.
- 2) A member must be an active, paid Executive Member both at the time the Reward is earned and at the time the Reward is issued in order to receive the annual 2% Reward.
- 3) Only purchases made by the primary or spouse cardholders in the UK will apply towards the Reward.

Calculation of Reward

The Reward programme is subject to the following restrictions:

- 1) Generally, Rewards are 2% of the purchase price of goods (exclusive of VAT), and will be calculated on most purchases by UK residents of goods through main at Costco Wholesale UK warehouses.
- 2) Rewards calculation does not include the following purchases: (i) Costco Travel (ii) fuel (iii) cigarettes or tobacco related products, postage stamps, gold bullion or charitable donations, canvas prints and photobooks from the online Photo Centre, baby milk for infants up to the age of 6 months old, purchases from the Food Court; (iv) on purchases made by anyone other than the Executive Membership account primary or spouse cardholders; (v) where prohibited by law; and (vi) on certain other categories of purchases that may be determined at Costco's discretion.
- 3) Rewards are accumulated until 3 months prior to the renewal date. Purchases made after then will count toward the next year's reward.
- 4) The reward will be calculated on the value of net purchases only, excluding coupons and refunds.
- 5) The period of calculation will run from the date of the Member's paid upgrade to Executive Membership or the Reward programme start date, whichever is later, through to the date 3 months prior to when Costco Wholesale mails the Member his/her next membership renewal notice. Purchases from the last 3 months will be added to the following year's Reward calculation.
- 6) If the Executive membership is downgraded to a standard membership before the Reward is mailed, all Rewards calculated up until that point will be lost. If the membership is upgraded again at a later date, the Reward calculation will start from the new upgrade date and any previous Rewards earned will not count towards the final Reward.

Use of Reward

- 1) Reward certificate may only be redeemed by the Primary OR Spouse cardholder toward most purchases of most goods through the main checkouts at Costco Wholesale UK warehouses, and must be used within the date the Reward was issued.
- 2) Reward certificates may be used toward purchases of goods only; they have no cash value.
- 3) Reward certificates may not be used (i) towards purchases that are not recorded through the main checkouts such as purchases made at Costco Wholesale's Food Courts, (ii) where prohibited by law; and (iii) on certain other categories of purchases that may be determined at Costco's discretion. Reward certificates will not be replaced if lost or stolen.

MyCostco SERVICES

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DIRECTOR'S CHAIR



What experience has taught me

Value, quality and care are paramount to Costco. These have been my focus during my 26 years with Costco, and we apply the same principles to our Member Services Programme.

Whether managing current services or actively researching and developing new programmes, I ask questions, including:

- How is the member welcomed to Costco Services?
- Are their emails and phone calls responded to in a timely manner?
- If they have an issue, how is it resolved?
- Is there a team dedicated to Costco?
- Do they have the capacity and the service capabilities to meet Costco standards?
- What else can we do to set us apart in a competitive marketplace?

We listen and we learn from our members who use a Costco Service.

The Costco Services team selects services that appeal to Costco members for their home, business and life. Our goal is to fill a need by considering what members are looking for, and what services will have the greatest value.

And, we stay on top of the latest technology to better serve members. For example, as technology changes in the payment processing world, our providers evolve to help members manage their businesses in a more cost-effective way.

When resolving member service issues, we listen and we learn so we can improve members' experiences.

At Costco Services, we continually work to deliver value, quality and member care.

SUE KNOWLES

Marketing / Admin Director

SERVICES FOR YOUR BUSINESS, LIFE, AND HOME.

When it comes to simplifying the ever-changing needs of your everyday life, you'll find the solutions you want at the value you expect. It's one more way Costco adds value to our membership.



Visit
[www.costco.co.uk/
member-services](http://www.costco.co.uk/member-services)

Share your Costco Services saving story

Have you saved using a Costco service? We'd like to hear from you for a chance to be featured in an upcoming issue of the MyCostco SERVICES guide. Email **costcoservices@costco.co.uk** and use "Services Savings" in the subject line. Please include your name, email address and phone number.



Executive Members have access to exclusive services, or additional savings or benefits.



Estate Planning, Asset protection, and Wills made Easy.

It's true that everyone should have a will, but without an asset protection strategy you could be throwing your money away.

Plan now and save for the future.

For a Free initial consultation call 02380 661 166 or visit www.apw-ifa.co.uk/costco

Services Offered

- Family Asset Protection
- Professional Will Writing
- Estate Planning
- Trust Wills
- Lasting Powers of Attorney
- Regulated Pension Advice
- Dedicated Personal Consultant

Why Choose Us?

- Authorised and Regulated by the Financial Conduct Authority
- Member of Society of Will Writers
- Full advice with zero obligation
- 30 day money back guarantee
- Most cost effective professional Will / Estate Planning services throughout the UK.
- Professional Indemnity Insurance

Your Costco Discount

Standard Members

	RRP (inc VAT)	Saving	Our Price
Standard Will	£150	50%	£75
Mirrored Will	£235	47%	£125
Trust Will	£540	49%	£275

Executive Members

	RRP (inc VAT)	Saving	Our Price
Standard Will	£150	53%	£70
Mirrored Will	£235	49%	£120
Trust Will	£540	53%	£250

Existing clients can benefit from free Will updates for life.

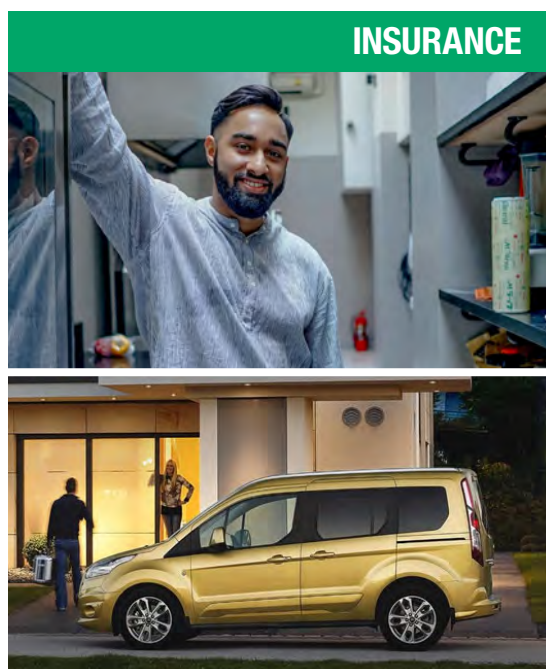


Visit www.apw-ifa.co.uk/costco
or call **02380 661 166**

Assured Private Wealth are authorised and regulated by the Financial Conduct Authority - FCA No. 718755
Assured Private Wealth are exempt from VAT, therefore all prices are exempt from VAT.



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broker

— PARTNERSHIPS —

Business Insurance

We can provide quotes from a range of insurers offering policies tailored to suit your specific business needs. With competitive premiums and payments options we could help reduce your business costs. So from Architects to Zoologists we can help find the right cover for you.

Van Insurance

Comparing van insurance quotes is simple and easy. You can compare van insurance quotes from some of the UK's leading insurers in minutes. We do the shopping for you, so all you need to do is pick the policy and price that's right for you.

Business Types

- Shops, Offices & Retail
- Property Owners
- Restaurants & Takeaways
- Tradesmen
- and 100's more ...

Why Choose Us?

- UK based call centre
- Open 6 days a week
- Independent & unbiased
- Flexible payment options
- Established 24 years*

Your Costco Discount



Standard Members

SAVE 5%



Executive Members

SAVE 10%

Nova Insurance was established in 1995. Calls to 0330 numbers are free using any inclusive landline or mobile calling allowance or charge at local rate. Calls are recorded and monitored. Broker Partnerships introduces customer to Nova Insurance for business insurance and Policy Excess Insure for van insurance, both are authorised and regulated by the Financial Conduct Authority. Broker Partnerships Limited is an Appointed Representative of Policy Excess Insure Limited. Policy Excess Insure Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register (<https://register.fca.org.uk>) under reference 836031. Broker Partnerships Limited, 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ. Registered in England No. 11611922

Visit **www.costcocompare.co.uk**
or call **0330 606 2559**

Lines open 9am - 7pm Monday to Friday, and until 12noon on Saturday.
Charged at local rate from landlines and mobiles or use inclusive call allowance.



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broker

— PARTNERSHIPS —

Car Insurance

With the average comprehensive policy now costing £774 a year, it's more important than ever to shop around and compare prices. Using the Costco Compare car insurance comparison service allows you to compare prices from multiple providers and tailor cover to suit your needs.

Breakdown Cover

We can cover your vehicle in the event of breakdown and get you back on the road with our roadside recovery service. There are seven levels of cover to choose from so you can tailor the policy to suit your needs and your budget, starting at £16.50 a year.

Cover Add-Ons

- Courtesy Car
- Windscreen Cover
- Legal Expenses
- Key Cover
- and more ...

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Executive Members

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Insurance is available to UK residents only.

MY COSTCO SERVICES



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broker

— PARTNERSHIPS —

Home Insurance

It doesn't matter whether you live in a one-bedroom flat or a five-bedroom detached house, your home is no doubt your castle. So it's important to make sure that you have the right protection in place.

Home Emergency

Home Emergency cover offers protection from a wide range of unexpected emergencies that can affect your home. Cover is available for burst pipes, blocked drains, central heating system, electrical breakdown and more.

Cover Add-Ons

- Accidental Damage
 - Home Emergency
 - Legal Expenses
 - Personal Possessions
- and more

Why Choose Us?

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- Independent & unbiased
- Flexible payment options
- Established 24 years*

Your Costco Discount



Standard Members

SAVE 5%



Executive Members

SAVE 10%

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INSURANCE

broker

— PARTNERSHIPS —

Travel Insurance

Whether you are considering a winter getaway, weekend break or planning your next family summer holiday you'll want to ensure you're covered from day one.

You can compare up to 25 travel insurance quotes for single or annual, multi-trip policies. Screening existing medical conditions is easy too - all completed online with no complicated questions.

Over 5,100 Costco members trusted us last year to get a quote and they rated us 4.8 out of 5

Travel Types

- Single trip
- Annual, multi-trip
- Winter Sports
- Backpacker
- Golfing Holidays

Why Choose Us?

- UK based call centre
- Buy online or by phone
- Open 6 days a week
- Independent & unbiased
- Flexible payment options

Your Costco Discount



Standard Members

SAVE 5%



Executive Members

SAVE 10%

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Insurance is available to UK residents only.

MY COSTCO SERVICES



Executive Members have access to exclusive services, or additional savings or benefits.

HOME



C | M | M | E

Mortgages for independent professionals

Have you thought about what would happen if you couldn't work?

Use an expert in insurance products and solutions for contractors.

Protecting yourself and your family if the unexpected happens is something you should seriously consider. If you or your partner died prematurely, suffered a critical illness or were unable to continue working due to long-term illness or disability, how would you or your family cope financially?

With expertise and understanding CMME can help protect yourself, your family and your home in a number of ways:

- Life Insurance
- Income Protection Insurance
- Critical Illness Insurance

**Gold
Trusted
Service
Award**
★★★★★
2019 **feefo**

Our Offer

Standard Members

CMME will forgo 5% of their commission resulting in you paying lower premiums for your cover*

Executive Members

CMME will forgo 10% of their commission resulting in you paying lower premiums for your cover*

Your Costco Discount



Standard Members
SAVE 5%*



Executive Members
SAVE 10%*

CMME is a trading name of CMME Mortgages and Protection Limited. Authorised and regulated by the Financial Conduct Authority (FCA reg. 414798). Registered in England No. 04886692. Registered Office: Albany House, 5 Omega Park, Alton, Hampshire, GU34 2QE. Please be aware that Commercial Mortgages, Overseas Mortgages and some Buy To Let Mortgages are not regulated by the Financial Conduct Authority. Calls may be recorded for training and security purposes and to improve the quality of our service.

Visit www.cmmemortgages.com/costco-income-protection
or call **01489 555 080**

*CMME won't take its normal full commission payment in order for you to benefit from a lower premium for life cover, serious illness cover, and income protection. This means CMME will forgo 5% / 10% of our commission, enabling the insurance provider to pass on this saving to you as a discount to your monthly premium.



Executive Members have access to exclusive services, or additional savings or benefits.

HOME



C | M | M | E

Mortgages for independent professionals

Are you struggling to find the mortgage you deserve?

Then use a mortgage broker who understands the way you work.

At CMME, we believe becoming a contractor takes guts and nothing should stand in your way! Whether you're a business owner, contractor or freelancer, CMME can help you unlock your true borrowing potential based on all your sources of income.

With our knowledge and experience we are able to help you with:

- First Time Buying
- Home Moving
- Remortgaging
- Buy to Let Investment
- Second Charge Mortgage

**Gold
Trusted
Service
Award**
★★★★★
2019 **feefo**

Our Offer

Standard Members

£100 off our standard mortgage brokerage fee

Executive Members

£200 off our standard mortgage brokerage fee

Your Costco Discount



Standard Members

SAVE £100



Executive Members

SAVE £200

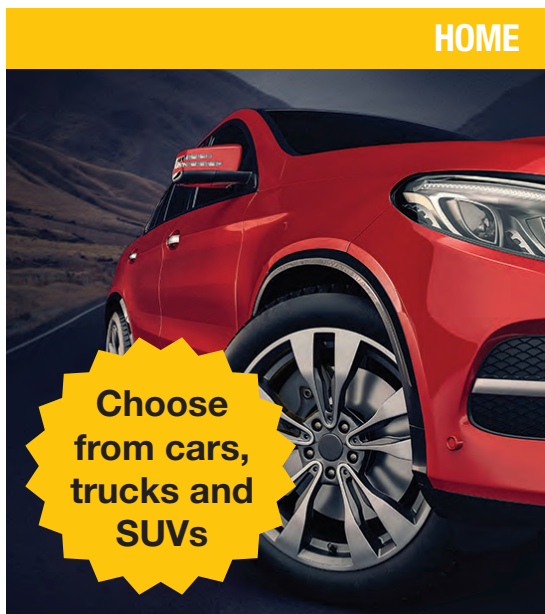
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Visit www.cmmemortgages.com/costco
or call **01489 555 080**

Your home may be repossessed if you do not keep up repayments on your mortgage.

MY COSTCO SERVICES

HOME



Save money on your next new vehicle

Costco members receive hassle-free low, prearranged pricing on the purchase of new cars, trucks and SUVs.

Benefits include:

- Low, prearranged pricing from Approved Dealers
- Quality service from Authorised Dealer Contacts
- Full support before, during and after purchase



15% off parts, service and accessories

Receive an exclusive 15% off repairs / maintenance, up to £300, from Costco Auto Programme Approved Dealers.

Benefits include:

- Connect with a reputable dealership
- Maintenance for any vehicle you own
- Good for a variety of repairs

Costco and its affiliates do not sell motor vehicles or negotiate individual transactions. Purchase does not qualify for the Costco Executive Membership Programme 2% award. Offer subject to change without notice.

*The 15% off discount only applies to work done at the participating dealer. It cannot be used toward the purchase of air bags, oil changes or tyres, or be combined with any other dealer promotions or offers. Not applicable to prior services, and any parts or work covered by a vehicle's warranty or insurance policy. The discount is only available to existing vehicles; it is not applicable at the time of vehicle purchase. Not all Costco Auto Programme dealers currently participate in the parts, service and accessories benefit. Maximum savings per coupon: £300.

Visit **www.costcoauto.co.uk**
or call freephone **0800 652 9184**

Lines open 10am - 6pm Monday to Friday, 3pm - 6pm Saturday and Sunday.

Costco and its affiliates do not sell motor vehicles or negotiate individual transactions. Vehicle purchase does not qualify for the Costco Executive Membership programme 2% award. Offer subject to change without notice. Models shown for illustrative purposes only.

HOME



CAR HIRE

Explore Europe, North America, and the UK
















This service is exclusive to Costco Members and offers benefits such as one free additional driver on rentals in Europe, North America, and the UK.

The Low Price Finder does the hard work for you, and compares trusted brands. It is as simple as entering your pick up and drop off locations, dates and times to get results back that suit your rental needs. You can choose from compact cars to full size SUV's.

Whether you need a car for your next holiday abroad, a work trip on the UK, or even a van to help you move, think Costco Car Hire.

Why Choose Us?

- One free additional driver on every booking
- Exclusive member pricing
- Available in Europe, North America and the UK
- Compare brands using our Low Price Finder

Pick-up Location:	Russell Square London	Russell Square London	Russell Square London
Location Hours:	8.0 - 18.0 hrs	8.0 - 18.0 hrs	8.0 - 18.0 hrs
 Mini Car 	 £53 Toyota Aygo or similar	 £56 Toyota Aygo or similar	 £57 Toyota Aygo or similar
 Economy Car 	 £56 Vauxhall Corsa or similar	 £58 Vauxhall Corsa or similar	 £52 Vauxhall Corsa or similar
 Intermediate Car 	 £87 Skoda Octavia or similar	 £83 Skoda Octavia or similar	 £89 Skoda Octavia or similar

Prices shown for illustrative purposes only

Visit www.costcotravel.co.uk
or call **0800 0147 386**

For terms and conditions please visit our website www.costcotravel.co.uk/terms-and-conditions

MY COSTCO SERVICES



Executive Members have access to exclusive services, or additional savings or benefits.



Eden Springs UK's #1 Water Cooler Supplier

- Professional water cooler, you choose which one!
- Scheduled delivery of pure natural water
- No minimum period commitment
- 1000 high quality water cups**
- Free quarterly sanitisations
- Free delivery & installation
- Free maintenance and breakdown cover

**ONLY
74p/day!**

Executive Member Price
Eden 24 Offer

Exclusive Costco Offer - Eden 24		
Water Cooler	1	Pricing (per month)
Total bottles per year*	24	Executive Member price £22.41 (ex VAT)
Water cups per year**	1000	Trade Member price £23.66 (ex VAT)
Free sanitisations	4	Standard Package price excluding discounts £24.90 (ex VAT)

HOME	BUSINESS
	
Bottom-loading bottled water cooler	
Standard Members SAVE 5%	Executive Members SAVE 10%

No minimum period commitment. Additional coolers including 4 sanitisations a year/ cooler are available for an additional £10/ month. Additional water bottles are available for £6.50 each and cups are available for £17.90/ box of 1000 once the annual package quota has been taken. Package prices include all environmental, congestion and service call out charges (see terms). Executive and Trade Member discounts will be provided as a discount on the monthly rate as advertised. Prices do not include unscheduled delivery requests. Price correct at time of printing and subject to change. Payments are +VAT charged at 20%. Acceptance is based upon our risk criteria and unfortunately in certain circumstances it may not be possible to provide you with the service, should your industry be deemed high risk. Dependant on your credit risk a direct debit payment maybe required. If before the end of term stated you move your services away from Eden Springs or cancel your services, you will be subject to contract cancellation charges.

Visit www.edensprings.co.uk/costco
or call **0800 281 414**

*18.5L bottles provided for businesses, 11L bottles for home / residential packages.

**Water cups not included in home / residential packages.



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HOME



What Costco Members are saying...

“ Was ideal to be able to rent a van for a short period to get my bulky purchase home. ”

“ Good van, good price, smooth process. ”

“ Very easy to organise, the van was clean and tidy. Everything was in its place and easy to find, ie. the keys, damage reports etc.

Having no experience with vans I found the whole experience better than what I expected. Will definitely hire again! ”

Hertz 24/7®

Too big to take home? Rent hourly, daily, or overnight with Hertz 24/7 Van Hire.

Sign up today and start renting straight away

- Use the tablet in your local Costco Warehouse
- Online at hertz247.co.uk/Costco
- Download the Hertz 24/7 app

Book

Reserve the vehicle you want using our mobile app or website.

Unlock

Tap entry code in mobile app, or on vehicle pin pad.

Go

Get started with the ignition key inside.



Hourly rentals available 24/7



Insurance included



Enjoy 10% off Hertz worldwide rentals

Your Costco Discount



Standard Members

FROM
£15
PER HOUR



Executive Members

FROM
£13
PER HOUR

Visit www.hertz247.co.uk/costco

Hertz 24/7 standard terms and conditions apply, including minimum age restrictions.
Hertz 24/7 is not available at Costco Bristol.



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NetPay

Card Payment Processing

Enjoy market-leading rates for processing your customer's payments

Challenge us to beat your current deal

Send us your current statement to see how much we could save you...and if we can't we'll give you £100*.

Unbelievable Customer Service

NetPay provide FREE Setup and UK based technical support available 24/7, 365 days per year.

Faster Funding

Faster Funding option available from £9.99 per month*.

Grow your business

Get access to Flexible Finance for your business. Visit: www.netpayfinance.co.uk

86% of all applications are pre-approved and 93% of them are fully approved in one day.

Gain free access to Revolution, the recent winner of the MPE 2019 Award for Best On-Boarding Process / Solution platform, enabling you to obtain meaningful reports, analytics and transaction data.

“Getting the right service was as important to us as cost savings and NetPay have delivered on both.”

Heidi, Salon Business Owner, Southampton



FACE TO FACE



ONLINE



MOTO



REVOLUTION



FINANCE

Visit www.netpay.co.uk/costco
or call **0800 334 5737**

*Terms and conditions apply. Please visit our website for more details.



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INSURANCE



STERLING

Pet Solutions

Looking for Pet Insurance?

Pets are often the most loyal and loving members of the family, so show them how much you care by protecting them with Pet Insurance. Whether you want to provide cover for unexpected vets bills in the event your cat or dog has an accident or illness, we offer a wide variety of cover options designed to suit different needs.

We're a caring team of animal lovers, many with veterinary practice and animal management experience, so you can be sure that if you need to make a claim, you'll be in good hands.

Cover Options - flexible to suit you!

4 levels of annual vet fees cover from £1,000-£7,500. Additional benefits can include:

- Lost and Found Cover
- Accidental Damage to other people's property
- Holiday Cancellation and Emergency Boarding
- Farewell Cover
- Overseas Travel Cover
- Third Party Liability (dogs only)
- 10% Multipet Discount

Why Choose Us?

- Any age pet from 8 weeks old
- Quick treatment – no need to consult us first if your pet is referred by your vet for specialist treatment
- Pay monthly at no extra cost
- UK based team of animal lovers

Standard Members
SAVE 10%

Executive Members
SAVE 15%

Please carefully read the Policy Wording for the full terms & conditions of the policy, to ensure that the policy is right for you, as there are some exclusions and limitations. We do not provide advice or a recommendation in relation to pet insurance. We will provide you with key information in order that you can make an informed decision about the suitability of the product based on your demands and needs. Discounts vary depending on your Costco membership type and exclude additional cover options and apply for the first 12 months only.

Costco Wholesale UK Limited, UK Home Office, Hartspring Lane, Watford, Hertfordshire, WD25 8JS. Registered in England and Wales No. 2635489. Costco Wholesale UK Limited is authorised and regulated by the Financial Conduct Authority, with firm reference No. 735258.

Visit www.protectionportal.co.uk/costco-pet

Sterling Pet Solutions is a trading name of Sterling Client Services Limited ("SCSL"). Sterling Pet Solutions insurance is arranged and administered by SCSL and underwritten by Covea Insurance plc ("Covéa Insurance"). Both SCSL and Covéa Insurance are incorporated in England and Wales No. 9015536 and No. 613259 respectively and both have their registered office at Norman Place, Reading, Berkshire, RG1 8DA. SCSL is authorised and regulated by the FCA, Financial Services Register number: 628324. Covéa Insurance is authorised by the Prudential Regulation Authority and regulated by the FCA and the Prudential Regulation Authority. Financial Services Register number: 202277.



Executive Members have access to exclusive services, or additional savings or benefits.



Affordable dental care

A visit to the dentist, whether NHS or private, can be painful enough. With dental bills becoming ever more expensive, it's easy to see why it pays to have protection for both routine and preventative dental care. Whilst you remain a Costco member, you and your family will benefit from a lifetime discount on WPA's NHS Top-Up Dental cash plan. Two levels of cover, and the choice to add Extras, puts you in control of tailoring exactly the right dental plan for your needs.

In addition, WPA has a range of individual health insurance policies available, also at preferential rates for Costco members.

Lifetime discount for Costco members	Standard Members SAVE 5%	Executive Members SAVE 10%	www.wpa.org.uk/costco
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Review WPA's claim service



Everyone hopes they'll never need to use their health insurance. But should the worst happen, and you need to make a claim, you expect your insurance provider to be there for you. When you buy our health insurance, you buy our promise that we'll deliver.

After you've made a claim you're sent an invitation to rate the service you received from us during the process. Customers rate our service as 5 star, with an average rating of 4.7 out of 5. Data recorded 01.07.18 to 30.06.19 (3,603 responses).

Note: Pre-existing dental conditions are not covered (no medical examination is required) and a maximum joining age of 65 years applies. You must have visited a UK dentist for a check-up or treatment within 18 months prior to joining.

WPA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number 202608. 12/181486

Visit www.wpa.org.uk/costco
or call **01823 625 050**

Preferential rates are available depending on your membership type.



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INSURANCE



Just health insurance. No distractions.

Health insurance can be confusing, but WPA think it should be simple and transparent. Their modular Flexible Health insurance range – Essentials, Premier and Elite – allow you to enjoy certainty and peace of mind, whatever life has in store. Whilst you remain a Costco member you and your family will benefit from a lifetime discount.

In addition, WPA's NHS Top-Up cash plans provide cashback towards a range of health and dental benefits, also with discounted premiums for Costco members.

**Lifetime discount for
Costco members**

Standard Members
SAVE 5%

Executive Members
SAVE 10%

[www.wpa.org.uk/
costco](http://www.wpa.org.uk/costco)

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Note: Pre-existing and long-term medical conditions are not covered. Applications are subject to medical underwriting and a maximum joining age of 65 years applies.

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Preferential rates are available depending on your membership type.

There's more online!

Shop online for an extended range of garden, furniture, electronics & more, delivered to your door.

