

Cover For You While You're Living

We realise there's not a one size fits all solution when it comes to helping look after your needs, so we try to be flexible by providing access to different products that focus on different benefits. To try and help make the choice easier, we have summarised some of the key benefits for each product. When considering which product may be right for you, you should also read the applicable [Product Disclosure Statement](#) as there may be more benefits available, as well as other terms and conditions that apply.

	<u>Bupa Injury Cash Insurance</u>	<u>Bupa Serious Illness Insurance</u>	<u>Bupa Income Protection</u>
What situations does it cover?	If you suffer from one of the specified injuries ranging from certain broken bones to accidental death	If you suffer from one of 6 major illnesses/injuries* including certain forms of cancer and heart attack	If illness or injury leaves you unable to work for an extended period
Cover amounts	\$10,000 - \$200,000	Choice of \$50,000, \$100,000 and \$200,000	Up to 75% of your income ¹
The cover amount you choose	(depends on the type of injury and your plan type).		
Lump sum payout			Monthly payout (for max 2 or 5 years, or until you turn age 65) ²
Means you'll get your benefit amount in one payment			
Waiting period			
How long you need to wait before you are eligible to claim	None	If you are diagnosed with one of the specified illness' within the first 90 days of taking out the cover, you will	Choose from 30, 90 or 180 days, or 1 or 2 years

		be unable to make a claim under the policy – otherwise none	
Who can apply?	Australian Residents aged 18-65	Australian Residents aged 18-55	Australian Residents aged 20-54
Guaranteed acceptance? ³ Guaranteed acceptance products offer cover without asking any health or medical questions.			
10% discount for Bupa health members			
Additional benefits for Bupa health members	Extra 10% paid on all claims	Extra 10% paid on all claims	12 months cover for the price of 11 when you pay annually Customer Loyalty Benefit – you will be reimbursed for your Bupa Health Insurance policy for 12 months (up to \$2,000) if you are on a total disability claim
Monthly and annual premium payment options			

Level premiums

Premiums don't go up as
you get older

¹ Subject to a maximum monthly benefit of \$20,000 (depending on your occupation)

² Depending on the benefit period you chose when you apply

* Subject to the definitions set out in the terms and conditions