

# Help Loved Ones When You're Gone

	<u>Bupa Life Insurance</u>	<u>Bupa Injury Cash Insurance</u>	<u>Bupa Accidental Death Insurance</u>
What situations does it cover?	Death by any cause Terminal illness	Death by accident only	Death by accident only
Cover amounts  The cover amount you choose	Up to \$1 million	Choice of \$100,000 or \$200,000 for death cover	Up to \$1 million
Payment for funeral costs  Life insurance claims take a while to settle. Some policies advance part of the benefit quickly to help cover funeral costs	\$15,000 advance payment		
Lump sum payout?  Means when you pass away, your nominated beneficiary/ies will get the entire cover amount in one payment			

Waiting periods	Suicide not covered for the first 13 months	None	None
Who can apply?	Permanent Australian residents aged 18-64	Permanent Australian residents aged 18-65	Permanent Australian residents aged 18-64
Guaranteed acceptance? <sup>3</sup>  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 20% paid on claims for death caused by an accident (up to \$50,000 max)	Extra 10% paid on all claims	Extra 20% paid on claims (up to \$50,000 max)
Monthly and annual premium payment options			
Level premiums  Premiums don't go up as you get older			

<sup>3</sup> Pre-existing conditions are not covered, except under Bupa Life Insurance and Bupa Serious Illness where you have notified us in writing about a pre-existing medical condition at the time you apply for the cover and we agree to accept it. For terms and conditions relating to pre-existing conditions, read the relevant [Product Disclosure Statement](#).