

# BUPA SERIOUS ILLNESS INSURANCE



This document provides a summary of the features of Bupa Serious Illness Insurance. It is for information purposes only. Please refer to the Bupa Combined Product Disclosure Statement (PDS) for full terms and conditions, and any exclusions that may apply.

## Three simple cover choices

You can choose the amount you want to be insured for, between Standard Cover, which has an initial sum insured of \$50,000, Plus Cover, which has an initial sum insured of \$100,000 and Premium Cover, which has an initial sum insured of \$200,000.

## Cover for specified trauma conditions

The benefit is payable if you suffer one of the six specified medical conditions or events listed below:

INSURED EVENT*
Cancer
Benign brain tumour
Heart attack
Diabetes
Stroke
Coronary artery bypass

\* For definitions, please refer to the PDS.

## Cover Indexation Benefit

Cover automatically increases each year to keep pace with inflation, with a minimum increase of five percent.

## Reward Cover Benefit

If you are a current Bupa health insurance member, you receive an extra 10% paid on all claims.

## Suspending Cover Benefit

You may suspend all cover and premiums for up to 12 months.

## Who can apply for cover?

All permanent Australian residents aged 18–55 inclusive.

## Change your cover

Should your needs change, you can change between Standard Cover, Plus Cover and Premium Cover. Any application for increase will be subject to our normal underwriting process.

## Worldwide 24-hour cover

### Guaranteed renewable

As long as you pay the premiums when they are due, we cannot cancel your cover or increase the premium because of any change to your state of health, occupation or pastimes.

### Are there any exclusions?

Please refer to the PDS for exclusions.

### When does cover expire?

Your cover ceases on the policy anniversary immediately after your 80th birthday.

### Level premium rate for the first three years

Usually the cost of your cover increases each year as you get older. However, to help you manage costs, your premium rate is level for the first three years from the policy start date. This means that the premium amount due in the first three years will only increase as a result of an increase in cover (including increases as a result of the Cover Indexation Benefit).

### Pay-by-the-month option

We provide a pay-by-the-month option at no extra cost. Have premiums deducted each month from your credit card, or nominated account.

### 30 day cooling off period

If for any reason you decide your policy doesn't meet your needs, you can cancel it by notifying us in writing within 30 days. This is known as the cooling off period. Provided you cancel your policy within the cooling off period, we will refund any premiums you have paid.

### Discounts for Bupa health insurance members

If you are a current Bupa health insurance member, you receive a 10% discount on your Bupa Serious Illness Insurance premiums.

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## Monthly Premium rates\*

### Standard rates – female non smoker

AGE	Standard Cover (\$50,000)	Plus Cover (\$100,000)	Premium Cover (\$200,000)
20	\$13.59	\$27.18	\$54.36
30	\$17.87	\$35.73	\$71.46
40	\$39.87	\$79.74	\$159.48
50	\$77.90	\$155.79	\$311.58

### Standard rates – female smoker

AGE	Standard Cover (\$50,000)	Plus Cover (\$100,000)	Premium Cover (\$200,000)
20	\$19.85	\$39.69	\$79.38
30	\$27.81	\$55.62	\$111.24
40	\$71.46	\$142.92	\$285.84
50	\$163.13	\$326.25	\$652.50

### Standard rates – male non smoker

AGE	Standard Cover (\$50,000)	Plus Cover (\$100,000)	Premium Cover (\$200,000)
20	\$12.60	\$25.20	\$50.40
30	\$12.33	\$24.66	\$49.32
40	\$20.84	\$41.67	\$83.34
50	\$71.19	\$142.38	\$284.76

### Standard rates – male smoker



AGE	Standard Cover (\$50,000)	Plus Cover (\$100,000)	Premium Cover (\$200,000)
20	\$21.69	\$43.38	\$86.76
30	\$21.38	\$42.75	\$85.50
40	\$43.07	\$86.13	\$172.26
50	\$170.55	\$341.10	\$682.20

\* Note: These premiums include a 10% discount for Bupa health insurance members. Monthly premiums shown are for select ages. For a specific age please refer to the PDS or call us on 134 135.

## How to apply for cover

It's easy to apply for cover. Simply call us on **134 135**.

## For more information

-  Call **134 135**  
Monday – Friday  
8am–6pm AEST
-  Visit [bupa.com.au/life](http://bupa.com.au/life)



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