

BUPA LIFE INSURANCE



This document provides a summary of the features of Bupa Life 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.

Death Benefit

A lump sum benefit is paid in the event of your death.

Terminal Illness Benefit

If you are diagnosed as terminally ill, a lump sum benefit will be paid.

Accidental Death Benefit

If you are a Bupa health insurance member, an additional 20% of the benefit amount is payable if you die as a result of an accident (up to \$50,000).

Funeral Expense Benefit

To help with the costs of arranging a funeral, upon satisfactory evidence of your death, we will pay \$15,000 prior to the collection of full medical evidence required to assess your death claim.

Cover Indexation Benefit

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

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 18–64 inclusive.

Simple cover choices

You can choose the amount you want to be insured for, in multiples of \$50,000:

AGES 18-55	AGES 56-64
Minimum: \$50,000	Minimum: \$50,000
Maximum: \$1,000,000	Maximum: \$500,000

Change your cover

Should your needs change, you can apply for another insured amount from those available. 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 99th 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).

Large benefit amount discounts

Premium discounts apply for higher levels of cover.

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 Life Insurance premiums.

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](https://www.bupa.com.au/life)**

Monthly Premium rates*

Monthly premiums at entry - Male Non-smoker

AGE	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
30	\$5.51	\$11.02	\$22.04	\$29.75	\$39.66	\$46.82	\$56.19	\$65.55	\$74.92	\$84.28	\$90.34
40	\$7.12	\$14.24	\$28.49	\$38.45	\$51.27	\$60.53	\$72.64	\$84.74	\$96.85	\$108.96	\$116.79
50	\$16.78	\$33.55	\$67.10	\$90.58	\$120.77	\$142.58	\$171.09	\$199.61	\$228.12	\$256.64	\$275.09
60	\$55.38	\$110.76	\$221.52	\$299.05	\$398.74	\$470.73	N/A	N/A	N/A	N/A	N/A

Monthly premiums at entry - Male Smoker

AGE	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
30	\$9.48	\$18.96	\$37.92	\$51.19	68.26	\$80.58	\$96.70	\$112.81	\$128.93	\$145.04	\$155.47
40	\$15.38	\$30.76	\$61.52	\$83.05	\$110.73	\$130.72	\$156.86	\$183.01	\$209.15	\$235.29	\$252.21
50	\$37.97	\$75.94	\$151.88	\$205.03	\$273.38	\$322.73	\$387.28	\$451.83	\$516.38	\$580.92	\$622.69
60	\$97.41	\$194.81	\$389.63	\$525.99	\$701.33	\$827.95	N/A	N/A	N/A	N/A	N/A

Monthly premiums at entry - Female Non-smoker

AGE	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
30	\$3.68	\$7.36	\$14.72	\$19.87	\$26.49	\$31.27	\$37.52	\$43.78	\$50.03	\$56.28	\$60.33
40	\$5.35	\$10.70	\$21.39	\$28.88	\$38.50	\$45.45	\$54.54	\$63.64	\$72.73	\$81.82	\$87.70
50	\$12.91	\$25.82	\$51.65	\$69.72	\$92.96	\$109.75	\$131.69	\$153.64	\$175.59	\$197.54	\$211.74
60	\$39.33	\$78.66	\$157.32	\$212.38	\$283.18	\$334.31	N/A	N/A	N/A	N/A	N/A

Monthly premiums at entry - Female Smoker

AGE	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
30	\$6.02	\$12.03	\$24.06	\$32.48	\$43.32	\$51.13	\$61.35	\$71.58	\$81.80	\$92.03	\$98.65
40	\$9.63	\$19.27	\$38.54	\$52.02	\$69.36	\$81.89	\$98.26	\$114.64	\$131.02	\$147.40	\$157.99
50	\$22.77	\$45.55	\$91.10	\$122.98	\$163.97	\$193.58	\$232.29	\$271.01	\$309.72	\$348.44	\$373.49
60	\$61.73	\$123.45	\$246.90	\$333.32	\$444.42	\$524.66	N/A	N/A	N/A	N/A	N/A

*These premiums include any applicable large sum insured discounts. The rates also include a 10% discount for Bupa health insurance members. Monthly premiums shown are for select ages and sums insured. For a specific age or sum insured please refer to the PDS, or call us on 134 145.