

Term Life

A yearly renewable plan with additional benefits that offers you a high cover at an affordable cost.

This brochure does not set out in detail all the terms and conditions applicable and attached to the Term Life product. This brochure does not constitute a legally binding document. All terms and conditions are set out in the policy document.

For more information about Term Life or to obtain an application form, please contact your BSP Health Sales Advisor or visit your nearest BSP Life Office.

24 hour Health Help Desk 326 1787 for enquiries on BSP Health Care policies.

A Member of the BSP Group

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The greatest concern of individuals is the well being of loved ones should untimely death cause separation.

The fatal loss of key players in any business enterprise also renders concern.

For every individual, family or company that values its key members or employees, there is the need for a survivor benefit package that is both comprehensive and affordable. Term Life insurance offers you this.

Term Life Benefits

Term Life Insurance is a yearly renewable insurance plan that pays out the sum insured to the nominated beneficiary(ies), upon the death by any cause of the Life Insured, except for suicide in the first 13 months of cover.

Cover is worldwide, 24 hours a day, 7 days a week.

This unique and affordable plan offers you additional benefits that ensure greater peace of mind and value for money.

Attachable Benefits

Add value to your cover with the following Attachable Benefits:

Total and Permanent Disability

Provides for the advance payment of the death benefit in the event that the life insured becomes totally and permanently disabled.

Personal Accident

The amount payable is independent of any other benefit payable under the provisions of the policy and as set out in the Personal Accident Benefit Table.

There are 3 options, from which you may select one:

Option 1 - Accidental Death

Pays out the full sum insured as a result of the death by accident of the life insured.

Option 2 - Disability

Pays a percentage of the sum insured for bodily injury subject to the losses outlined in the Personal Accident Schedule of Benefits.

Option 3 - Accidental Death & Disability

Offers the full payment of the sum insured upon the death by accident of the life insured as well as offering cover for bodily injury subject to the losses outlined in the Personal Accident Schedule of Benefits.

Critical Illness

This benefit provides cover for defined illnesses and conditions that are likely to have a serious effect on a life insured's lifestyle. There may be a long recovery period or the life insured may never fully recover and will need care in future. Critical Illness provides for the advance payment of the death benefit in the event that the life insured is diagnosed to be suffering from one of our defined Critical Illnesses.

Why Choose Term Life?

We've tailored this plan to suit your concerns for protection of your beneficiaries against the loss of your contribution in their lives because of untimely death.

In addition to this we are offering the life insured, protection against the unexpected as a result of bodily injuries that can be sustained in any accident. We have even anticipated easing the uncertainties that come with a critical illness.

You weave perfection into this plan by making a wise investment.