

## How to Apply

The steps to apply are very simple and easy to follow:

- Complete an application form with a licensed insurance advisor. Disclosure of any material facts relating to health issues is very important.
- For personal insurance cover, a copy of a valid identification card or passport is required, together with proof of your current residential address, occupation and source of income.
- BSP Life will then consider your proposal and advise whether cover will be provided or further information and/or medical examination may be required.

As this information has been prepared without considering your objectives, financial situations or needs, you should before acting on this information, consider its appropriateness to your circumstances.

BSP Life is the issuer of Bula Delite and all the terms and conditions applicable and attached to the product are set out in the policy document which is available from any BSP Life Insurance Advisor or your nearest BSP Life Customer Services Centre.

For more information about Bula Delite or to obtain an application form, please contact your BSP Life Insurance Advisor, or your nearest BSP Life Customer Services Centre or call 132 700.

TERMS & CONDITIONS APPLY

A member of the BSP Financial Group Limited



Ground Floor BSP Life Centre, Thomson Street  
Private Mail Bag, Suva, Fiji  
Call Centre 132 700 Facsimile 330 8955  
[www.bsplife.com.fj](http://www.bsplife.com.fj)

# Bula Delite

Smart savings and investment with  
protection as you start your journey.



Bula Delite is an attractive life insurance product providing regular cash returns at lower\* premiums making insurance more accessible for Fijians to save and provide financial security for loved ones. Customers will receive cash returns at each 3 year interval. The maturity benefit is paid at the end of the policy term with accumulated bonuses. This product is more\* suited for job starters, low to middle income earners, as well as customers with existing policies who want to add a new policy that provides quicker pay-out benefits.

## Features and Benefits

- Provides lump sum cash every 3 years. The payout at each interval is 10% of the sum insured.
- Select a policy term of 15, 18, 21 or 24 years.
- Final payment of the balance of the sum insured plus declared bonuses at the end of the policy term.
- Bonuses are declared annually and added to your policy on a compounding basis.
- Cover your spouse (legal or de facto) as the second life insured with a term life rider benefit.
- You can also cover your spouse with the accidental death rider benefit.
- You enjoy the security of worldwide cover.
- Warzone cover is provided for members of the Fiji armed forces and Fiji Police Force on internationally sanctioned peace keeping missions.
- Policy debts (if any) will be deducted from all benefit payments made.

## Built-in Benefits

### Free Interim Accident Cover

While your application is being considered, a free interim accident cover equivalent to \$50,000 or the sum insured of Bula Delite (whichever is lesser), will apply. This benefit will cease 60 days after receipt of your application or on the date the proposal is accepted, deferred, declined or expires, whichever occurs first.

### Terminal Illness

Terminal Illness benefit is a partial payment of the Death Benefit. 50% of the sum insured plus declared bonuses is paid if the life insured is diagnosed to be terminally ill and has less than 6 months to live. The remaining 50% of the sum insured and declared bonuses is payable on the death of the life insured. This benefit will not apply for a life insured less than 10 years old or for any Terminal Illness declared within two years from the benefit commencement date.

## Bereavement Support

Bereavement Support is a partial payment of the Death Benefit. \$3,000 or 10% of the Death Benefit (whichever is lesser) is payable on the death of the life insured to help with funeral assistance. This benefit will not apply for a life insured less than 10 years old or for any bereavement support claimed within three years from the benefit commencement date.

## Death Benefit

If you meet an untimely passing during the policy term, the Sum Insured plus declared bonuses will be payable. If the life insured is less than 10 years old, the total premiums paid for Bula Delite, plus interest compounded at a rate determined at the time of payment, will be payable.

## Rider Benefits - Optional

Enhance the value of your cover with one or more of the following rider benefits:

### Accidental Death Benefit Rider:

Offers an additional payout to your beneficiary if you pass on due to an accident. Payouts can be up to four times the base product's sum insured capped at \$3 million.

### Accidental Death & Disability Waiver Rider (ADDWR):

Provides an extra payout to your beneficiary if you die in an accident. If you become disabled and are unable to work, it offers a payout to you and waives your premiums, keeping your policy active until either maturity or your passing, whichever occurs first. Payouts are capped at \$3 million.

### Critical Illness Rider (CIR):

Provides a lump sum payment if you are diagnosed with a critical illness, for example cancer, a heart attack or stroke. This can help cover treatment costs and other care giving expenses. Payouts will be the sum insured, capped at \$2 million.

### Term Life Rider (TLR):

Offers an additional payout if you pass on. Payouts can be up to four times the base product's sum insured, capped at \$10 million.

### Total and Permanent Disability Benefit Rider (TPDR):

Provides a payout to you if you suffer severe injuries and become totally and permanently disabled due to an accident, medical condition or sickness. Payouts will be the sum insured, capped at \$3 million.

### Waiver due to Death or Disability Rider (WDDR):

Waives your life insurance premiums if you, as the waiver life insured passes on or becomes disabled and unable to work.

Policy Term (Years)	Percentage of sum insured paid out at three yearly intervals								
	Year 3	Year 6	Year 9	Year 12	Year 15	Year 18	Year 21	Year 24	Total Payout
15	10%	10%	10%	10%	60%**				100%**
18	10%	10%	10%	10%	10%	50%**			100%**
21	10%	10%	10%	10%	10%	10%	40%**		100%**
24	10%	10%	10%	10%	10%	10%	10%	30%**	100%**

\* Compared to other BSP Life products with shorter premium payment term.

\*\* Bonuses (if declared) are added to the maturity payout.