

# Who cares



if life is  
unpredictable?

# We care.



## Bupa Critical Illness Cover – helping your clients to plan for the unexpected.

Many people insure their life but don't think of insuring their health. Few seem to realise that surviving an illness or accident could leave them unfit for work and unable to afford the things in life they may take for granted.

Bupa Critical Illness Cover is designed to protect your client and their family from the financial hardship that a serious illness can cause. The stress of which can lead to further ill health.

A tax free lump sum benefit is payable if they suffer or undergo any one of a number of specified illnesses or operations, it can:

- relieve much of the financial strain
- pay for home alterations or specialist equipment
- help cover day-to-day expenses
- help towards the cost of private treatment
- provide a much needed income

Additionally, Bupa Critical Illness with Life Cover has the added assurance that should your client die or be diagnosed with a terminal illness, the benefit will be paid out.

Individual Protection



# Helping your clients to plan for the unexpected.

We genuinely care about your client's health and wellbeing and do our utmost to treat them as an individual and with empathy. We try to provide more than just a cheque with additional services like Best Doctors<sup>1</sup> and the Bupa HealthLine<sup>2</sup>.

We believe our critical illness cover is flexible giving you the option to tailor the benefits of the scheme to match the finances and profile of your client.

## So why recommend Bupa?

At Bupa, we understand the importance of offering products and services that your clients can trust, as this in turn adds credibility to your business and its reputation. Here are some good reasons why you can recommend Bupa Critical Illness Cover with confidence:

- quotations can be obtained quickly and efficiently via the Bupa Individual Protection online system [www.bupa.co.uk/bupaindividualprotection/online](http://www.bupa.co.uk/bupaindividualprotection/online)
- Bupa is a household name and we believe this gives clients and potential clients the trust and reassurance they need from a private health cover provider
- our employees are trained to help and understand you and your clients, whatever the nature of the call

We believe there are plenty more reasons besides these, to recommend Bupa Critical Illness Cover. Simply pick up the phone and speak to your dedicated Intermediary Sales Centre for full details on:

**0845 600 3122\***

Or visit  
[www.bupa.co.uk/bupaindividualprotection](http://www.bupa.co.uk/bupaindividualprotection)

## Individual Protection

Terms and conditions apply.

\*Calls may be recorded and may be monitored.

<sup>1</sup>Best Doctors does not form part of the contractual benefits of Bupa Critical Illness cover and we reserve the right to withdraw the service at any time in the future.

<sup>2</sup>Bupa HealthLine services are provided within the Bupa group and are not a contractual benefit under the scheme. This can be withdrawn in the future.

<sup>†</sup>Terminal illness is only covered by a critical illness with life cover policy.

Bupa Critical Illness Cover and Critical Illness with Life Cover are provided by Bupa Health Assurance Limited a private company limited by shares and established in the United Kingdom having its head office at The Core, 40 St Thomas St Bristol BS1 6JX. Registered in England and Wales No 2774803#. #Authorised and regulated by the Financial Services Authority. Registered Office Bupa House 15-19 Bloomsbury Way London WC1A 2BA [www.bupa.co.uk](http://www.bupa.co.uk)

## A Bupa Critical Illness policy:

- covers each of the 23 ABL conditions. Six of these are enhanced; aorta graft surgery, coma, heart attack, loss of hands or feet, HIV infection and third degree burns
- covers 14 additional conditions<sup>1</sup> including; chronic rheumatoid arthritis, coronary angioplasty, type 1 insulin dependent diabetes mellitus, systemic lupus erythematosus
- now provides a partial benefit payment for low-grade prostate cancer and mastectomy in the presence of ductal carcinoma in situ
- offers reduced premiums for your clients if we totally exclude claims (other than death) arising from cancer and multiple sclerosis
- offers a contract with a reduced underlying cost where certain critical illnesses are excluded for those with diabetic and cardiovascular risks who would previously have had cover rejected
- only applies one general exclusion to cover – self inflicted injury
- provides access to Best Doctors<sup>1</sup> – a company that provides medical knowledge and an expert second opinion from peer reviewed specialists across the world to assist in making decisions about healthcare
- uses Bupa's global presence to link overseas members with 5,500 hospital and treatment centres - members may no longer have to be repatriated for confirmation of diagnosis
- provides access to the Bupa HealthLine<sup>2</sup> – a 24-hour help and advice line staffed by specially trained Bupa nurses
- offers optional reinstatement cover (critical illness buy back) – extra cover to ensure your clients will be able to take out a new membership (restrictions and limitations apply) after they have made a critical illness claim
- includes child cover – up to £25,000 if your client's child suffers from one of the specified conditions
- offers optional fracture cover – a cash lump sum of up to £2,100 if they suffer one of 18 specified fractures in any 12 month period
- covers a wide range of conditions, paid claims include cancer, heart attack, coronary angioplasty, type 1 insulin dependent diabetes and chronic rheumatoid arthritis

