

## How to Apply

1. Complete our application form with a BSP Life Insurance Advisor.
2. For personal insurance cover, a copy of a valid identification card or passport is required, together with proof of your current residential address and occupation.
3. As per the Financial Transactions Reporting Act 2004 and its regulations, proof of source of funds is mandatory.
4. BSP Life will then consider your proposal and advise whether cover will be provided or further information and/or a medical examination is 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 Secure, 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 Secure, 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 Group



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 Secure

A single premium policy that meets your expectations.



Bula Secure is the perfect addition to your savings and investments portfolio. With premiums paid all at once, you are free from the hassle of administering regular payments. Bula Secure offers cash returns at regular intervals with a final payout including accumulated bonuses at maturity.

## Features and Benefits

- Pay premium only once prior to policy commencement.
- Policy term is 10 years.
- Hassle free application, where no underwriting is applicable for sums insured of \$1,000,000 or less per Life Insured.
- Choose a sum insured from \$20,000 to \$2,000,000 to suit your needs. The maximum sum insured per Life for Bula Secure is \$2,000,000.
- Receive 20% of sum insured each year in the last four years of the policy term preceding maturity.
- Receive 20% of the sum insured with declared bonuses at maturity.
- Accumulate wealth on your policy with declared bonuses calculated on a compounding basis.
- Cover is available from birth to age 60.
- You enjoy the security of worldwide protection 24/7.
- 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 Secure (whichever is less), 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.

## Bereavement Support Benefit

Bereavement Support is payable on the death of the life insured to help with funeral assistance. The amount payable is 10% of the total applicable Death Benefit. This benefit will not apply for a life insured less than 10 years old or for any bereavement support claimed within one year from the policy commencement date.

## Death Benefit

The Death Benefit is as follows:

- If the Life Insured below the age of 10 years dies, a refund of premiums plus interest at a rate determined by BSP Life at the time of payment is paid.
- If the Life Insured is 10 years old and above and dies through:
  - Accidental Death on or before the policy maturity date; sum insured plus declared bonus and an additional amount of \$50,000 less total survival benefits paid, policy debts and any bereavement support benefit paid.
  - Non-Accidental Death:
    - Before the first (1st) Policy Anniversary Date, where the sum insured is less than or equal to \$1,000,000; a refund of premiums plus interest at a rate determined by BSP Life at the time of payment is paid.
    - On or after the first (1st) Policy Anniversary Date, where the sum insured is less than or equal to \$1,000,000; sum insured plus declared bonus less total survival benefits paid, policy debts and any bereavement support benefit paid.
    - On or before the policy maturity date, where the sum insured is more than \$1,000,000; sum insured plus declared bonus less total survival benefits paid, policy debts and any bereavement support benefit paid.

Policy Term (Years)	Percentage of sum insured paid out in the last five years of the policy term									
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
						20%	20%	20%	20%	20% plus declared bonuses*

\* Declared bonuses are added to the maturity payout.