

INSURANCE AWARENESS



Types of Life Insurance

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LIFE insurance products are aimed at assisting people mitigate their risks of the passing of key income earners, with pay-outs to surviving family members to enable them to move forward with their lives. It is also about the fulfilling of future events

in people's lives as well, often referred to as meeting life cycle needs, like the funding of tertiary education for children, celebrating a special birthday, a milestone wedding anniversary and/or taking a well-deserved holiday, to name a few.

Attachable benefits

Insurance products also include attachable benefits often referred to as "riders", as they may be attached or ride with a life insurance base product. These attachable benefits add extra protection for insured persons and their loved ones.

Our professional insurance advisors are trained to assess your needs and offer appropriate solutions to meet your needs.

Some optional attachable benefits:

1. Term Life: offers an additional payout of up to four times of the base product sum insured.
2. Accidental Death Benefit: offers an additional pay-out of up to four times of the base product sum insured.
3. Critical Illness: offers additional cover for defined illnesses and/or conditions that are likely to have a serious effect on the insured.
4. Total and Permanent Disability: offers additional cover if the insured person suffers a disability that prevents the insured from working again.
5. Waiver of Premiums: offers waiver of future premiums.

Source: BSP LIFE

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| 1 benefit and cash returns at periodical intervals during the term of the policy. | starting a business and having a savings and investment plan in place. | Bula Smart Bula Saver Plus Bula Elite Bula Secure |
| 2 Endowment - has a death benefit and a maturity benefit. | Ideal for fulfilling long term plans like retirement. | Bula Secure Plus Bula Saver Flexi |
| 3 Term life - has a death benefit. | Ideal for homeowners who would like to cover a mortgage in the event one of the homeowners passes on. Ideal as key man insurance for business owners. | Bula Flexi Bula Flexi Plus |
| 4 Whole of Life - has a death benefit and a maturity benefit | Ideal for a long-term life protection plan. | Bula Life |

Helping My Family Restart | Mrs Shamila Devi



Shamila Devi, Picture: SUPPLIED

"It was like a guardian angel visited. BSP Life really helped me in my hard times."

Mrs Shamila Devi was the beneficiary of a policy belonging to her late husband. She said the fatal accident changed their lives forever.

"I lost my husband in the accident. A few days after, I was discharged from hospital suffering from internal injuries and fractures. I returned home to the funeral arrangements. Then the bank froze our accounts. We had no money. The businesses closed. My son got depressed. My daughter needed to start tertiary. I kept thinking about what would happen to our lives. I was completely lost."

It was in the middle of all this chaos; Mrs Devi says she was visited by a BSP Life Insurance Advisor.

"It was like a guardian angel visited. BSP Life really helped me in my hard times. The BSP Life staff were so helpful, kind and considerate taking into account my situation." And following the payout, Mrs Devi says life has moved forward, and is considering getting an insurance cover for herself and is also encouraging others to do so.

"I recommend people to come to BSP Life and get insurance cover because they will help you a lot. BSP Life was with me and will be in my life."



Bula Prime

- ✓ Protect your loved ones.
- ✓ Secure your retirement.



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Start the year right