

“Let’s talk
BUPA Critical
Illness cover”



The need

One in three people will be diagnosed with cancer in their lifetime and still more will be diagnosed with heart disease or suffer a stroke.* When serious illness occurs potential loss of earnings and the possible need for lifestyle changes can have serious financial implications. With critical illness cover, your client can protect themselves and their families against this risk.

*Incidence UK cancer stats June 2004. www.cancerresearchuk.org

Look at the facts

- between the ages of 30 and 60*, one-in-four people will suffer from a critical illness
- 270,000 people in the UK suffer a heart attack each year - that’s one heart attack every two minutes**
- overall it is estimated that more than 1 in 3 people will develop some form of cancer+
- each year 100,000 people suffer their first stroke***

*Datamonitor UK Health Insurance 2003

**British Heart foundation 2004

+Cancer Research Incidence

*** The Stroke Association 2004

Why recommend BUPA?

- BUPA is concerned solely with health and care
- BUPA is a household name giving clients and potential clients the trust and reassurance they need from a health and care provider
- as a provident association, BUPA has no shareholders to pay, so any profits can be reinvested into improving health and care services for our customers
- BUPA gives more than £1.5 million each year to the BUPA Foundation to spend on medical research



Why critical illness cover?

Critical illness cover offers your clients the reassurance of knowing they can have help towards maintaining their own and their family's financial security and independence in the event of them experiencing one of a specified number of serious illnesses or operations.

It can help relieve the financial impact of the specified illnesses or events by paying your clients a tax-free lump sum* at the time when they need it most. The money can be spent in any way they choose - for example to settle a mortgage, for specialist medical treatment and recuperation, or simply to meet ongoing financial commitments.

*Under current legislation (as at 1st July 2004).

For more information about BUPA call our intermediary sales centre free on **0800 33 2000** or visit www.bupa.co.uk/intercom

(Lines open 8am to 6pm, weekdays.)

Calls will be recorded and may be monitored.)

Why BUPA Critical Illness cover?

BUPA Critical Illness cover gives your customers:

- cover for 38 conditions/operations including cancer, heart attack, diabetes, stroke*
- optional fracture benefit - covers 15 different types of fracture**
- BUPA Critical illness with Life cover is available as an alternative scheme
- optional total and permanent disability cover
- optional reinstatement cover (buy back)
- replacement cover
- guaranteed, reviewable, or renewable rates
- optional subscription waiver
- 24-hour BUPA HealthLine offering professional medical advice and information†
- access to Best Doctors - an independent service that can locate and contact specialists who are internationally recognised experts in their field to treat specific conditions

*Some definitions may apply to more than one condition/benefit

**Subject to terms and conditions

†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.

‡Best Doctors does not form part of the contractual benefits of BUPA Critical Illness cover and we retain the right to withdraw the service at any time.

What do you think?

“LifeLink recommends BUPA's Critical Illness cover; the depth of critical illness definitions, post-sale flexibility and provider support for broker and client make an unbeatable combination”

Steve Field - Director, LifeLink

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