Friends Provident International

Product guide

International Protector Middle East can help protect your family, business or mortgage by paying out a lump sum in the event of death, critical illness, disability, or terminal illness.

We've provided this important information to help you to decide whether our International Protector Middle East is suitable for you. You should read this document and your personal illustration carefully so that you understand what you are buying, and keep them safe for future reference.

Its aims

- To help protect you financially against a range of events, all within one plan.
- Depending on the cover(s) chosen, to pay out if you:
  - die;
  - become totally or permanently disabled;
  - become terminally ill; or
  - are first diagnosed with a critical illness or disability that meets our policy definition.
- To allow you to alter the cover level, period of cover, or add new types of cover as your protection needs change. Any additional cover will be via a new application and subject to evidence of insurability and full underwriting at the time.

Your commitment

- To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- To tell us, if between your application and the start of your cover, anything relating to the following areas changes. Your:
  - health or family history;
  - occupation and/or occupational duties;
  - country of work;
  - country of residence or intended residence;
  - plans for occupational travel outside of your normal country of residence or change in your normal country of residence;
  - taking up of, or participation in, any hazardous sport or pastime.
- To pay premiums for the cover terms you choose.
- To tell us:
  - within three months of disablement for a Total and Permanent Disability claim
  - within three months of diagnosis for a Critical Illness and Disability Benefit claim, a Terminal Illness claim or a Children's Critical Illness and Disability Benefit claim.
- To allow us access to your medical records to consider an application or a claim.

Risks

- If you stop your premiums for any type of cover, that cover will stop and you will get nothing back.
- We may not pay a claim in some cases. Please see **'What will stop the cover paying out?'** for each type of cover.
- Inflation will reduce the spending power of any money you or your family get back in the future.
- The amount of cover you need may change over time. You should review your plan regularly with your financial adviser to ensure the types and levels of cover are still suitable for your changing needs.
- The plan will never have a cash-in value. This means that you will only be entitled to a payment from the plan in the event of a valid claim during the chosen cover term or if a refund of premium is due as described in **'Can I change my mind?'** and **'What if I stop the plan?'** sections of this document.
- The following risks only apply to **Critical Illness Cover** and **Life or Earlier Critical Illness Cover**:
  - Premium amounts are guaranteed for the first 5 years only. After this we will review your premiums every 5 years.
  - If the predicted cost of providing benefits is higher than expected, you will need to increase your premiums to keep your chosen cover level going throughout the cover term.

    Alternatively, you can reduce your cover and keep your premiums the same.
  - If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will decrease.
  - When predicting the cost of providing benefits, we will consider various issues. Further information on these can be found in our **'Guide to premium reviews**' found on our website.
- The following risks only apply to decreasing cover:

  If you choose a decreasing cover policy to protect a repayment loan (e.g. a repayment mortgage) the sum assured paid at the time of a claim may not be sufficient to cover the entire outstanding liability if:
  - the interest rate of your loan becomes higher, at any time, than the interest rate you have chosen for your decreasing cover policy.
  - you change the type of loan you have without effecting additional cover to reflect the change. Some examples of this would include changing the loan type, increasing the loan amount or extending the loan term.
  - you take out a cover with reviewable premiums – which we review every 5 years – and you opt to reduce your sum assured rather than pay any proposed increase in premium that may be required as a result of the review.

You should discuss these risks with your financial adviser who can provide you with more information.

Questions and answers

What is International Protector Middle East?

International Protector Middle East is an internationally portable term insurance product. It offers the choice of any one or more of three different types of cover which are briefly described below. You simply choose how much of each type of cover you need and how long you want it to last:

Life Cover

- Pays out if you die during the cover term or, if your cover term is three years or more, are diagnosed with a terminal illness at least 18 months before the end of the cover term.
- At an additional cost, Total and Permanent Disability Benefit (which covers you until the end of your cover term or your 65th birthday, whichever is earlier) can be added to your Life Cover.
- Is available on a level or decreasing cover basis.
- If we pay the cover amount, the plan and all cover will end.

Critical Illness Cover

- Pays out if, during the cover term, you are first diagnosed (after at least 90 days from the day we start your cover), with a critical illness or disability that meets our policy definition and then survive for at least 28 days.
- Is available on a level cover basis only.
- If we pay the cover amount, the plan and all cover will end.

Life or Earlier Critical Illness Cover

- Pays out if you:
  - die during the cover term;
  - are diagnosed with a terminal illness at least 18 months before the end of the cover term; or
  - are first diagnosed with a critical illness or disability that meets our policy definition before your 70th birthday, at least 90 days from the start of your cover and then survive for at least 28 days.
- Is available on a level or decreasing cover basis.
- If we pay the cover amount, the plan and all cover will end.

What is the difference between level and decreasing cover?

Level Cover

- Your cover amount would remain fixed over your chosen cover term.

Decreasing Cover

- Your cover amount would reduce to zero over your chosen cover term, in line with the capital outstanding on a repayment loan based on your chosen interest rate.
- Decreasing cover offers you a choice of two interest rates, 7% or 11%.

What are the age limits?

- You must be aged 18 or above to take out the plan. Please refer to the table below for details. On joint life cases, the cover cannot extend beyond the maximum age of the oldest life assured.
- Free Children's Critical Illness and Disability Benefit is only available for children between the ages of one and 18.
- Coverage for the following critical illnesses will end before the life assured reaches age 65:
  - Alzheimer's disease or dementia.
  - Chronic Organic Brain Disease.
  - Impairment of daily activities through permanent disability.
  - Parkinson's disease.

Cover type	Age at start of cover		Age at end of cover
	Minimum age (at next birthday)	Maximum age (at next birthday)	Maximum age (at next birthday)
Life Cover	19	65	80
Life Cover with Total and Permanent Disability (TPD)	19	55	80 for Life Cover. TPD benefit expires at age 65.
Life Cover or Earlier Critical Illness Cover (CI)	19	60	80 for Life Cover. CI benefit expires at age 70.
Critical Illness Cover	19	60	70

What are some other key benefits?

Accidental death benefit cover

Free cover against accidental death from the date your fully completed original application form is received, until your policy is issued, your application is declined/postponed or 60 days have lapsed. Note: we must receive your fully completed original application form within six weeks of you signing it.

The cover amount is USD250,000, GBP140,000 or EUR200,000, or the life cover sum assured applied for, depending on which is the lower amount across all applications to which this cover applies.

Best Doctors®

Your policy gives you, your spouse or partner and any children living with you, access to Best Doctors® service.

This provides you with the opportunity to seek a second opinion from a network of medical experts who will review your case and provide advice and treatment recommendations.

More information can be found on our website, at: https://www.fpinternational.ae/protect/best-doctors/

Children's Critical Illness and Disability Benefit

- Free Children's Critical Illness and Disability Benefit is included when Critical Illness Cover or Life or Earlier Critical Illness Cover is selected.
- Pays out a lump sum of maximum USD15,000 or 10% of the sum assured of the Critical Illness Cover (whichever is lower) per child per parent/legal guardian in the event of the Life assured's child being diagnosed with a critical illness or disability after their first birthday and prior to age 18.
- A maximum of three Children's Critical Illness and Disability benefit claims may be made under this plan (a maximum of one claim per child across all qualifying policies).
- The payment of a claim under this benefit does not reduce the Critical Illness Cover or Life or Earlier Critical Illness Cover sum assured. The plan and all other cover will continue.

How flexible is it?

- The plan is flexible to meet your changing needs and allows you to:
  - add new types of cover*
  - increase* or reduce cover levels
  - increase* or reduce the cover term.

  *via a new application and full underwriting
- You can choose the contract currency that you would like your plan to be denominated. This can be in USD, GBP or EUR. All statements, correspondence, premiums and benefits will be denominated in your chosen contract currency. **Once the plan has started, the contract currency cannot be altered.**

Notes

- If you make changes to your cover, your premiums are likely to change.
- Increases or changes to your plan may be subject to evidence of your health, family history, country of residence or intended residence, occupation, and pastimes at the time. Any changes are also subject to our terms and conditions at that time.
- You should review your plan regularly with your financial adviser to ensure the types, and levels, of cover are still suitable for your needs.

What will my premiums be?

- Your illustration(s) will show the premiums you need to pay for each type of cover you choose.
- The minimum premiums for all types of cover are:

Currency	Monthly	Annually
USD	25.00	250.00
GBP	15.00	150.00
EUR	21.00	210.00

- Your premiums will depend on several things. For example, the amount and type of cover you choose, how long you want the cover to last, your age, gender, whether you smoke or use nicotine products, your health and lifestyle, as assessed by our underwriters.
- You can pay monthly or annually. We can only accept annual premiums for terms less than 5 years.
- Benefits will be payable in the same currency as the premiums selected at the outset.

Can my premiums change in the future?

- If you choose Life Cover or Life Cover with Total and Permanent Disability Benefit, your premiums are guaranteed not to change for the duration of the policy.

  Please see **'Can my premiums change in the future?'** for Critical Illness Cover (page 10) and Life or Earlier Critical Illness Cover (page 12).

What are the charges?

- We allow for all charges, including the cost of providing the types of cover you choose and all expenses, such as commission, within the premiums you pay.

What if I stop the plan?

- You can stop your plan, or any of the individual covers within your plan, at any time. **If you stop paying for a particular cover, all benefits provided by that cover will end.**
- If you are paying your premiums monthly, you will not get back any of your premiums upon stopping your plan or any of the policies within your plan.
- If you are paying your premiums annually, you will receive a proportionate refund of any annual premium you have paid for the policy year. This will be based on the number of **full** quarters remaining between your cancellation date and the next anniversary of your policy's effective date.
  - For example, if the anniversary of a policy's effective date is 1 January and the policy is cancelled in September, there would be one full quarter remaining (October – December) until the next anniversary; therefore, the remaining one quarter's (i.e. three months') premium, paid for the policy year, would be refunded.

When does the plan pay out?

- This depends on the types of cover chosen. Please see the relevant section(s) in this document for further information.

What will stop the plan paying out?

- This depends on the types of cover chosen. Please see the relevant section(s) in this document for further information.
- We will not pay out if the cause of a claim is one we exclude by applying special terms to your plan when we accept your application. We will show any special terms in your policy schedule(s).

How do I apply?

- Please complete the application form, including the method of payment section, and return it to your financial adviser.
- Monthly premiums can be paid by any of the following: banker's standing order, credit card or cheque.
- Annual premiums can be paid by any of the following: banker's standing order, credit card*, cheque or bank transfer.

Can I change my mind?

- You have a right to change your mind. We will remind you of this right by post when we set up your plan. You can cancel your plan, or any policies within your plan, up to 30 days after you get our reminder.
- If you decide you do not want the plan, or any policies within the plan, let us know in writing within the 30 days and we will give you your money back. Otherwise, the plan will continue as set out in this guide and in the policy conditions.
- The easiest way to cancel is to complete the 'Cancellation Form' we send you and return it to us.

  Please remember to include your full name, address and policy number and state that you wish to cancel.

What medical and other details will you need?

- Your application will include questions about your medical history, finances and other personal circumstances. We may ask for details from doctors who have consulted with you or ask you to have a medical examination or undergo medical tests. All of this will be at our expense, however we will not pay for any medical evidence which we have not specifically requested.

What about tax?

- Any personal tax liability will depend on your country of residence and your personal circumstances. Please speak to your financial adviser about any possible taxation consequences. We cannot accept liability for any personal tax consequences or for future tax or legislative changes. We do not condone tax evasion. The company's products and services may not be used for evading your tax liabilities.
- If a plan is set up in the name of, or is transferred into or from the ownership of a company, we recommend that professional advice is obtained about any possible taxation consequences.

What if I relocate?

- The product is wholly portable and you can take it with you if you decide to relocate (for Critical Illness Cover, please refer to the specified country requirements with respect to HIV and Major Organ Transplant).*

  *Subject to any underwriting exclusions applied at application stage.

Beneficiary nomination and trusts

- If you wish specific beneficiaries to receive any of the plan benefits, please discuss your requirements with your financial adviser.

Life Cover

Questions and answers

What is Life Cover?

- It pays out if you die during the cover term or, if your term is three years or more, you are diagnosed with a terminal illness at least 18 months before the end of the cover term.

What choices do I have when setting it up?

- You choose how much Life Cover you need, whether you want level cover or decreasing cover, and how long you want it to last.
- Level cover can be for any number of years, as long as all lives assured are under the age of 80 at the end. The amount of cover stays the same throughout the cover term.

  On plan terms of less than 5 years, you can only pay by regular annual premium.
- Decreasing cover can be for any number of years from 5 to 35, as long as all lives assured are under the age of 80 at the end. The cover term is normally the same as the remaining term of your mortgage. The amount of cover reduces over the cover term. You can choose an interest rate of 7% or 11%.
- The maximum total Life Cover for any one life is USD32,000,000, GBP18,280,000 or EUR27,420,000 depending on currency choice.

For level cover:

- You can set it up on your life so that we pay the cover amount if you:
  - die during the cover term; or
  - are diagnosed with a terminal illness at least 18 months before the end of the cover term.
- You can set it up on two lives so that we pay the cover amount on the first of the lives assured to:
  - die during the cover term; or
  - be diagnosed with a terminal illness at least 18 months before the end of the cover term.
- Terminal Illness Benefit will only be included if the cover term is three years or more.

For decreasing cover:

- You can set it up on your life so that we pay the cover amount if you:
  - die during the cover term; or
  - are diagnosed with a terminal illness at least 18 months before the end of the cover term.
- You can set it up on two lives so that we pay the cover amount on the first of the lives assured to:
  - die during the cover term; or
  - be diagnosed with a terminal illness at least 18 months before the end of the cover term.
- Terminal Illness Benefit will automatically be included.

Total and Permanent Disability Benefit

- If you are applying for Life Cover and are aged under 55, you can choose to include this additional benefit from the start at an extra cost.
- It pays a cover amount equal to the Life Cover if, during the cover term and before your 65th birthday, you become totally and permanently unable, because of physical illness or injury, to meet certain disability criteria which are detailed in the policy conditions.
- If we pay the cover amount, the Life Cover will end.
- Total and Permanent Disability Benefit will be payable if a life assured meets one of the following criteria:

  (i) Suffering impairment of daily activities through permanent disability.

  This means a life assured being unable, because of illness or accidental injury, to perform 3 or more of the following 6 tests which are defined in full in the policy conditions:

  1. Walking on flat ground
  2. Climbing
  3. Bending
  4. Lifting and carrying
  5. Dressing
  6. Dexterity
- The maximum total Life Cover with Total and Permanent Disability Benefit for any one life is USD2,000,000, GBP1,125,000 or EUR1,650,000 depending on currency choice.

(ii) Being diagnosed with one of the following eight permanently disabling conditions which are defined in full in the policy conditions:

1. **Blindness** – permanent and irreversible
2. **Chronic organic brain disease or traumatic head injury** – resulting in the need for full time care
3. **Deafness** – permanent and irreversible
4. **Heart failure** – of specified severity
5. **Loss of speech** – total, permanent and irreversible
6. **Paralysis of limbs** – total, permanent and irreversible
7. **Respiratory failure** – from advanced lung disease
8. **Severe mental illness** – permanent, with the need for full time care

Please see the policy conditions and the 'Guide to Critical Illness Cover' for full information.

When does the Life Cover pay out?

- We will pay the cover amount if you die during the cover term. All cover will then end.
- We will pay the cover amount earlier on cover terms of three or more years if you are diagnosed as having a terminal illness which is expected to cause death within 12 months of diagnosis. All cover will then end.
- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about it within three months.
- If your Life Cover includes Total and Permanent Disability Benefit, we will pay the cover amount earlier if you are diagnosed with a total and permanent disability that meets the definition in our policy conditions before your 65th birthday. All cover will then end.

Advanced claim payment:

- In the event of a death claim, if two years have elapsed since the start of the policy, claimants may be able to apply for an advance of USD10,000 GBP5,500 or EUR8,000 from the full cover amount.

What will stop the Life Cover paying out?

We may not pay a claim:

- If you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- If you do not tell us in writing straight away if information in any confirmation schedule we may send you is not true, accurate and complete.
- If you do not tell us if between your application and the start of your cover, anything relating to the following areas changes. Your:
  - health or family history;
  - occupation and/or occupational duties;
  - country of work;
  - country of residence or intended residence;
  - plans for occupational travel outside of your normal country of residence or change in your normal country of residence, or
  - taking up of, or participation in, any hazardous sport or pastime.
- Unless you tell us:
  - within three months of disability for a Total and Permanent Disability claim.
  - within three months of diagnosis for a Terminal Illness Benefit claim.
- If we are not notified within three months of a death of a life insured.
- We will not pay a Life Cover, Terminal Illness Benefit or Total and Permanent Disability claim if it is due in any way to:
  - a life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
  - any breach of criminal law by the policyholder or a life assured.
  - a life assured's suicide or attempted suicide, whether sane or insane, within two years of the risk date or subsequent restart of the policy.
  - an act of terrorism involving biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon.
- Additionally, we will not pay a Total and Permanent Disability claim if it is due in any way to:
  - intentional self-inflicted injury.
  - alcohol, drug or chemical abuse (only where the claim is for severe mental illness). This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - consuming too much alcohol.
  - taking an overdose of drugs, whether lawfully prescribed or otherwise.
  - taking controlled drugs otherwise than in accordance with a lawful prescription.
  - solvent abuse.

- Claims for impairment of daily activities through permanent disability will not be valid if they are due to:
  - mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome.
  - HIV – the life assured carrying a human immunodeficiency type virus or antibodies to such a virus.

    'HIV' is the common abbreviation for 'Human Immunodeficiency Virus'.

Please see the policy conditions for more details.

Critical Illness Cover

Questions and answers

What is Critical Illness Cover?

- It pays out if, during the cover term, you are first diagnosed, at least 90 days after we start your cover, with a specified critical illness or disability that meets our policy definition and then survive for at least 28 days. If we pay the cover amount, the plan and all cover will end.
- **Critical Illness Cover is not Life Cover and will only pay the cover amount in the scenario described above. If you die during the cover term, or are first diagnosed with a critical illness and die within 28 days of the diagnosis, the cover amount will not be payable and only a nominal amount of USD3,600, GBP2,000 or EUR3,000 depending on currency choice, will be payable.**

What choices do I have when setting it up?

- You choose how much Critical Illness Cover you need and how long you want it to last. This is only available on a level cover basis.
- The amount of cover stays the same throughout the cover term. You must be aged under 60 at the start.
- The cover term can be from 5 years and above, as long as all lives assured are aged under 70 at the end.
- You can set it up on your life so we pay the cover amount on the first diagnosis of a critical illness or disability during the cover term.
- You can set it up on two lives so we pay the cover amount on the first diagnosis of a critical illness or disability of either life during the cover term.
- The maximum total Critical Illness Cover for any one life is USD1,250,000, GBP706,200 or EUR1,045,200 depending on currency choice.

Which critical illnesses are covered?

- We only cover the following critical illnesses and no others. These descriptions are only a guide to what is covered. For the full definitions of the illnesses covered and the circumstances in which you can claim, please see the policy conditions and '**Guide to Critical Illness Cover**.'
- The critical illness descriptions use medical terms to describe the illness and in some cases the cover may be limited. For example:
  - we do not cover some types of cancer
  - for some illnesses, you need to have permanent symptoms
  - for some illnesses, cover ends on the life assured's 65th birthday.
- Please read the '**Guide to Critical Illness Cover**', available from your financial adviser, to help you understand the extent of the cover provided.
- **The critical illnesses we cover are:**

1. Alzheimer's disease or dementia before age 65 – with permanent symptoms
2. Aorta graft surgery – for disease or traumatic injury
3. Aplastic anaemia – with permanent bone marrow failure
4. Bacterial meningitis – with permanent symptoms
5. Benign brain tumour – with permanent symptoms
6. Blindness – permanent and irreversible
7. Cancer – excluding less advanced cases
8. Chronic organic brain disease before age 65 – permanent, with the need for full time care
9. Coma – with permanent symptoms
10. Coronary artery by-pass grafts – with surgery to divide the breastbone
11. Creutzfeldt-Jakob disease – with permanent symptoms
12. Deafness – permanent and irreversible
13. Encephalitis – with permanent symptoms
14. Heart attack – of specified severity
15. Heart failure – of specified severity
16. Heart valve replacement or repair
17. HIV infection – caught in a specified country from a blood transfusion, a physical assault or at work in an eligible occupation*
18. Impairment of daily activities – through permanent disability before age 65

19. Kidney failure – requiring dialysis
20. Liver failure – resulting from advanced liver disease
21. Loss of limbs (hands or feet) – permanent physical severance
22. Loss of speech – total, permanent and irreversible
23. Major organ transplant
24. Motor neurone disease – with permanent symptoms
25. Multiple sclerosis – with ongoing symptoms
26. Open heart surgery – with surgery to divide the breastbone
27. Paralysis of limbs – total, permanent and irreversible
28. Parkinson's disease before age 65 – with permanent symptoms
29. Progressive supra nuclear palsy – with permanent symptoms
30. Respiratory failure – from advanced lung disease
31. Severe mental illness – permanent, with the need for full time care
32. Stroke – with permanent symptoms
33. Systemic lupus erythematosus – with permanent symptoms
34. Third degree burns – covering a specified proportion of the body's surface area
35. Traumatic head injury – with permanent symptoms

*The eligible occupations for HIV caught at work are:
- a member of the medical or dental professions.
- a police, prison or fire officer.
- a pharmacist, laboratory assistant or an employee in a medical facility.

When does Critical Illness Cover pay out?

Diagnosis of a critical illness or disability

- We will pay the cover amount if, during the cover term and at least 90 days after we start cover or subsequent restart of the policy, a life assured is first diagnosed with a critical illness or disability that meets our policy definition and then survives for at least 28 days. All cover will then end. You must tell us of any diagnosis within three months.

Death

- Where there is one life assured, we will pay a nominal amount of USD3,600, GBP2,000 or EUR3,000 depending on currency choice if the life assured dies during the cover term, or is first diagnosed with a critical illness and dies within 28 days of the diagnosis.
- For joint life policies, we will pay the nominal amount on the death of the first life assured during the cover term or within 28 days of the first diagnosis of a critical illness, and cover may continue for the surviving life assured for the duration of the remaining cover term, or until a claim is made.
- Upon death of the surviving life assured during the cover term or within 28 days of the first diagnosis of a critical illness, provided no successful claim for the cover amount has been made, we will pay a further nominal amount of USD3,600, GBP2,000 or EUR3,000 depending on currency choice, and the cover will then end.

What will stop Critical Illness Cover paying out?

We may not pay a claim:

- If you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- If you do not tell us in writing straight away if information in any confirmation schedule we may send you is not true, accurate and complete.
- If you do not tell us if between your application and the start of your cover, anything relating to the following areas changes. Your:
  - health or family history;
  - occupation and/or occupational duties;
  - country of work;
  - country of residence or intended residence;
  - plans for occupational travel outside of your normal country of residence or change in your normal country of residence, or
  - taking up of, or participation in, any hazardous sport or pastime.
- Unless you tell us within three months of diagnosis for a critical illness and disability benefit claim.
- We will not pay a critical illness and disability claim if the critical illness or disability is not one we cover.
- We will not pay a critical illness and disability claim if:
  - first diagnosis is made within 90 days from the date we start cover or subsequent restart of the policy; or

- a life assured dies during the cover term or within 28 days of the first diagnosis of a critical illness or disability.

- You will have no right to benefit if a Critical Illness and Disability Benefit claim is directly or indirectly due to any of the following:
  - a life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
  - war (this means any form of war whether declared or not).
  - any breach of criminal law by the policyholder or life assured.
  - a life assured's suicide or attempted suicide, whether sane or insane, within two years of the risk date or subsequent restart of the policy.
  - an act of terrorism involving biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon.
  - intentional self-inflicted injury.
- Claims for coma, impairment of daily activities before ages 65, liver failure, Parkinson's disease before age 65 and severe mental illness will not be valid if they are due to:
  - alcohol, drug or chemical abuse.

    This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - consuming too much alcohol.
  - taking an overdose of drugs, whether lawfully prescribed or otherwise.
  - taking controlled drugs otherwise than in accordance with a lawful prescription.
  - solvent abuse.
- A claim for impairment of daily activities through permanent disability before age 65 will not be valid if it is due to:
  - mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome.
  - HIV – the life assured carrying a human immunodeficiency type virus or antibodies to such a virus.

    'HIV' is the common abbreviation for 'Human Immunodeficiency Virus'.

Please see the policy conditions for more details.

Can my premiums change in the future?

- We guarantee your premium amounts for the first 5 years only. After this we will review your premiums every 5 years.
- If the predicted cost of providing benefits is higher than expected, you will either need to:
  - increase your premiums to keep your chosen cover level going throughout the cover term, or
  - reduce your cover and keep your premiums the same.
- If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down.
- We will give you 30 days' notice before making any changes.

Life or Earlier Critical Illness Cover

Questions and answers

What is Life or Earlier Critical Illness Cover?

- It pays out if you die during the cover term or, if your term is three years or more, you are diagnosed with a terminal illness at least 18 months before the end of the cover term, or if you are first diagnosed with a critical illness or disability that meets our policy definition before your 70th birthday and at least 90 days from the day we start your cover.
- If we pay the cover amount, all cover will end.

What choices do I have when setting it up?

- You choose how much cover you need, whether you want level cover or decreasing cover and how long you want it to last. You must be aged under 60 at the start.
- Level cover can be for any number of years from 5, as long as all lives assured are aged under 80 at the end. If the chosen policy term means a life assured will be aged over 70 at the end, Critical Illness and Disability benefit will end for that life assured on their 70th birthday.
- Decreasing cover can be for any number of years from 5 to 35, as long as all lives assured are aged under 80 at the end. If the chosen policy term means a life assured will be aged over 70 at the end, Critical Illness and Disability benefit will end for that life assured on their 70th birthday. You can choose an interest rate of 7% or 11%.
- You can set it up on your life so that we pay the cover amount if you:
  - die during the cover term; or

- are diagnosed with a terminal illness at least 18 months before the end of the cover term; or
- are first diagnosed with a critical illness or disability that meets our policy definition before your 70th birthday and at least 90 days after we start cover.

- You can set it up on two lives so that we pay the cover amount on the first of the lives assured to:
  - die during the cover term; or
  - be diagnosed with a terminal illness at least 18 months before the end of the cover term; or
  - be first diagnosed with a critical illness or disability that meets our policy definition before their 70th birthday and at least 90 days after we start cover.
- The maximum total Life or Earlier Critical Illness Cover for any one life is USD1,250,000, GBP706,200 or EUR1,045,200 depending on currency choice.

Which critical illnesses are covered?

- We only cover the critical illnesses listed on page 8 and no others. These descriptions are only a guide to what is covered. For the full definitions of the illnesses covered and the circumstances in which you can claim, please see the policy conditions.
- The critical illness descriptions use medical terms to describe the illness and in some cases the cover may be limited. For example:
  - we do not cover some types of cancer
  - for some illnesses, you need to have permanent symptoms
  - for some illnesses, cover ends on the life assured's 65th birthday.
- Please read the '**Guide to Critical Illness Cover**', available from your financial adviser, to help you understand the extent of the cover provided.

When does the Life or Earlier Critical Illness Cover pay out?

- It pays out if you die during the cover term or, if your term is three years or more, you are diagnosed with a terminal illness at least 18 months before the end of the cover term, or if you are first diagnosed with a critical illness or disability that meets our policy definition before your 70th birthday and at least 90 days from the day we start your cover.
- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about diagnosis of a terminal illness within three months.
- The diagnosis of a critical illness or disability must take place before the life assured's 70th birthday. You must tell us about diagnosis of a critical illness or disability within three months.

Advanced claim payment:

- In the event of a death claim, if two years have elapsed since the start of the policy, claimants may be able to apply for an advance of USD10,000, GBP5,500 or EUR8,000 depending on the currency choice, from the full cover amount.

What will stop the Life or Earlier Critical Illness Cover paying out?

We may not pay a claim:

- If you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- If you do not tell us in writing straight away if information in any confirmation schedule we may send you is not true, accurate and complete.
- If you do not tell us if between your application and the start of your cover, anything relating to the following areas changes. Your:
  - health or family history;
  - occupation and/or occupational duties;
  - country of work;
  - country of residence or intended residence;
  - plans for occupational travel outside of your normal country of residence or change in your normal country of residence, or
  - taking up of, or participation in, any hazardous sport or pastime.
- Unless you tell us within three months of diagnosis for a critical illness claim or terminal illness claim.
- If we are not notified within three months of a death of a life insured.
- We will not pay a critical illness and disability claim if the critical illness or disability is not one we cover.
- We will not pay a Life or Earlier Critical Illness Cover claim if it is due in any way to:
  - a life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest
  - any breach of criminal law by the policyholder or a life assured
  - a life assured's suicide or attempted suicide, whether sane or insane, within two years of the risk date or subsequent restart the policy

- an act of terrorism involving biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon.

- We will not pay a critical illness and disability claim if:
  - first diagnosis is made within 90 days from the date we start cover or subsequent restart of the policy.
- You will have no right to benefit if a Critical Illness and Disability Benefit claim is directly or indirectly due to any of the following:
  - a life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
  - war (this means any form of war whether declared or not).
  - any breach of criminal law by the policyholder or life assured.
  - a life assured's suicide or attempted suicide, whether sane or insane, within two years of the risk date or subsequent restart of the policy.
  - an act of terrorism involving biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon.
  - intentional self-inflicted injury.
- Claims for coma, impairment of daily activities before ages 65, liver failure, Parkinson's disease before age 65 and severe mental illness will not be valid if they are due to:
  - alcohol, drug or chemical abuse.

  This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - consuming too much alcohol.
  - taking an overdose of drugs, whether lawfully prescribed or otherwise.
  - taking controlled drugs otherwise than in accordance with a lawful prescription.
  - solvent abuse.
- A claim for impairment of daily activities through permanent disability before age 65 will not be valid if it is due to:
  - mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome.
  - HIV – the life assured carrying a human immunodeficiency type virus or antibodies to such a virus.

    'HIV' is the common abbreviation for 'Human Immunodeficiency Virus'.

Please see the policy conditions for more details.

Can my premiums change in the future?

- We guarantee your premium amounts for the first 5 years only. After this we will review your premiums every 5 years.
- If the predicted cost of providing benefits is higher than expected, you will either need to:
  - increase your premiums to keep your chosen cover level going throughout the cover term, or
  - reduce your cover amount and keep your premiums the same.
- If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will decrease.
- We will give you 30 days' notice before making any changes.

Children's Critical Illness and Disability Benefit

Questions and answers

What is Children's Critical Illness and Disability Benefit?

- It is a free benefit that is included when you take Life or Earlier Critical Illness Cover or standalone Critical Illness Cover.
- The benefit applies to natural children, legal adopted children (from the date of adoption) or stepchildren (from the date of marriage), if:
  - The life assured is either the parent or legal guardian of the child, or;
  - The life assured is the spouse or civil partner of the parent or legal guardian of the child.
- This will pay a lump sum equivalent to the lower of either USD15,000 or 10% of the value of the Life or Earlier Critical Illness Cover or standalone Critical Illness Cover per child per parent/legal guardian in the event of your child being diagnosed with a critical illness or disability after their first birthday and prior to age 18
- A maximum of three Children's Critical Illness and Disability Benefit claims may be made under this plan.

Which conditions are covered?

- We only cover the following critical illnesses / disabilities and no other. These descriptions are only a guide to what is covered. For the full definitions of the illnesses covered and the circumstances in which you can claim, please see the policy conditions and '**Guide to Critical Illness Cover**'.

- The critical illness descriptions use medical terms to describe the illness and in some cases the cover may be limited. For example:
  - we do not cover some types of cancer
  - for some illnesses, your child will need to have permanent symptoms
- Please read the '**Guide to Critical Illness Cover**' available from your financial adviser, to help you understand the extent of the cover provided.
- **The critical illnesses we cover are:**

1. Aorta graft surgery – for disease or traumatic injury
2. Aplastic anaemia – with permanent bone marrow failure
3. Bacterial meningitis – with permanent symptoms
4. Benign brain tumour – with permanent symptoms
5. Blindness – permanent and irreversible
6. Cancer – excluding less advanced cancers
7. Coma – with permanent symptoms
8. Coronary artery by-pass grafts - with surgery to divide the breastbone
9. Creutzfeldt-Jakob disease – with permanent symptoms
10. Deafness – permanent and irreversible
11. Heart attack – of specified severity
12. Heart failure – of specified severity
13. Heart valve replacement or repair
14. HIV infection – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation listed on page 9.
15. Kidney failure – requiring dialysis
16. Liver failure – resulting from advanced liver disease
17. Loss of limbs (hands or feet) – permanent physical severance
18. Major organ transplant
19. Motor Neurone disease – with permanent symptoms
20. Multiple sclerosis – with ongoing symptoms
21. Open heart surgery – with surgery to divide the breastbone
22. Paralysis of limbs – total, permanent and irreversible
23. Stroke – with permanent symptoms
24. Systemic lupus erythematosus – with permanent symptoms
25. Third degree burns – covering a specified proportion of the body's surface area
26. Traumatic head injury – with permanent symptoms

When does it pay out?

- We will pay the benefit if the child of a life assured is first diagnosed with or is suffering from a critical illness at least 90 days after we start cover or subsequent restart of the policy and survives for at least 28 days.
- The claim event must be after the child's first birthday and before the child's 18th birthday.
- Only one claim may be made per child per parent/legal guardian across all qualifying policies.

What will stop Children's Critical Illness and Disability Benefit paying out?

We may not pay a claim:

- We will not pay claims that are directly or indirectly due to any of the following:
  - Any exclusions listed in the Critical Illness Cover section
  - Any congenital abnormalities or birth defects
  - Any pre-existing conditions present prior to your child's first birthday (or prior to the date of legal adoption for legally adopted children or prior to the date of marriage for stepchildren).
  - The child is diagnosed in, residing in or is being medically treated in a country or territory which has been specifically excluded under the terms of the policy
  - Deliberate injury to the child by a life assured, policyholder or a third party
  - A child's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence or other acts of violence originating from any political or civil unrest
  - Any breach of criminal law by the child
  - A child's attempted suicide, whether sane or insane, within two years of the risk date or subsequent restart of the policy We will not pay the benefit:
  - If the life assured does not permit the child to, or if the child refuses to undergo, medical treatment or surgery which their medical advisers consider necessary
  - If a Children's Critical Illness and Disability Benefit claim has already been paid against the same child under any other qualifying policy.

- If the first diagnosis is made within 90 days from the date we start cover on the main policy or subsequent restart of the main policy.
- If the child dies during the cover term or within 28 days of the first diagnosis of a critical illness or disability.
- Unless you tell us within three months of diagnosis for a Children's Critical Illness and Disability Benefit claim.

Please see the policy conditions for more details.

Other information

How to contact us

- Your financial adviser will normally be your first point of contact. If you have any questions you can phone, email or write to us.

Call us on **+44 (0) 1624 821 212** Monday to Friday, between 9am and 5pm (GMT/BST). We may record calls in order to improve our service.

Email us at **customerservices@fpiom.com**

Write to us at
Friends Provident International Limited
Royal Court
Castletown
Isle of Man
British Isles
IM9 1RA

How to complain

- You can write or call the Customer Relations team using the contact details as above, or email **customer.relations@fpi.com**.
- Making a complaint will not affect your legal rights.

How to make a claim

- You can write to the Claims Department using the address above, or you can call **+971 4 436 2800** (option 3 for Underwriting) between 09:00 am and 17:00 pm Gulf Standard Time or email **dubaiclaims@fpinternational.com**.

  We will send a claim form detailing our requirements for completion and return. For a Life Cover claim we will always need the original death certificate.

Informing us of a claim

- The person making the claim should let us know promptly the cause of claim and applicable policy number(s).
- We may need to see the life assured's or child's medical records in the event of a claim on the plan.
- We may ask for a report from one or more of the life assured's or child's doctors in the event of a claim on the plan.
- We may require the life assured to undergo medical examination(s) or testing in the event of a claim for Terminal Illness Benefit, Total and Permanent Disability Benefit or Critical Illness and Disability Benefit.
- We may require the child of the life assured to undergo medical examination(s) or testing in the event of a claim for Children's Critical Illness Benefit.

Terms and conditions

- This document only sets out the main points about the plan. We recommend that you refer to our policy conditions for full details.
- An electronic copy of the policy conditions can be requested from your financial adviser at any time prior to receiving the copy that is sent with any policies you may apply for.

Law

- International Protector Middle East is governed by the laws of the Isle of Man and all disputes relating to a policy shall be subject to the jurisdiction of the courts of the Isle of Man, except as otherwise expressly agreed by the parties in writing.

Compensation

- All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit **www.fpinternational.com/legal/privacy-and-cookies** to view the full policy or this can be provided on request from our Data Protection Officer.

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