

Accidental Death Benefit Cover and Advance Claim Payment

Life changes. Be prepared. Be protected.



Providing cover for residents in Bahrain, Oman,
Kuwait, Qatar and Saudi Arabia

To help you protect your family against the uncertainties of life and to ensure that they are able to cope with financial obligations should anything unfortunate happen to you, Friends Provident International offers two value added benefits, Accidental Death Benefit Cover and Advance Claim Payment, with your International Protector Middle East (IPME) policy.

Accidental Death Benefit Cover

Life insurance policies can be complicated to set up and take some time to issue so if you have taken steps to protect your family's future by applying for an International Protector Middle East policy with us, we will grant a level of cover almost immediately – once we receive your fully completed **International Protector Middle East** application, we will send you a cover certificate for **Accidental Death Benefit Cover**.

Accidental Death Benefit Cover is a free cover of **USD250,000** (GBP140,000/EUR200,000) or the IPME policy life cover applied for across all IPME applications to which Accidental Death Benefit Cover applies, whichever is lower. It will cover death due to accident during the cover period.



For example:

You recently met a financial adviser to discuss your cover needs. Shortly after this meeting your fully completed IPME policy application form is sent to us. After an initial review of this you are asked to undergo a number of medical tests as part of this application and these are booked for Monday the following week. On that Sunday though, you are involved in a tragic car accident.

The policy has not yet been issued nor has the underwriting been completed or any payments taken. In most cases this would mean that despite one of your last actions having been to start putting financial cover in place for your family, no claim could be made.

With the free **Accidental Death Benefit Cover** on **International Protector Middle East** however, we would pay a sum of **USD250,000** (GBP140,000/ EUR200,000) or the IPME policy life cover applied for, whichever is lower.

We understand that when a customer applies for cover with us, protection is the most important thing to them about that application. This is why, with Accidental Death Benefit Cover, we make sure that it is the first thing we do for you before we then move onto completing any requirements that come up. This ensures that your desire to financially secure your family starts to be met from the application stage itself.

Summary of Cover amount:

Policy Currency	Accidental Death Benefit Cover
USD	250,000
GBP	140,000
EUR	200,000

Advance Claim Payment

In the event of your death, your family could not only face emotional stress but at times financial inaccessibility. Immediate financial support during this difficult period could be invaluable to your family by helping them to meet their immediate financial needs. However, in a minority of cases it may be necessary for us to obtain medical reports and other original or certified documentation before a claim decision and final settlement can be made.

Providing further evidence and original documents can take time, so this is why for certain qualifying cases we have introduced an Advance Claim Payment option for us to make an Advance Claim Payment in the meantime. In the event of your death, we will offer your beneficiary the option to immediately apply for an advance of **USD10,000** (GBP5,500/ EUR8,000) from the full cover amount of your **International Protector Middle East** Policy to help with any associated expenses. This facility is optional, and your beneficiary can choose not to exercise it and proceed with the full claim as normal. The Advance Claim Payment is deducted from any final settlement.

Did you know:

If you die, any bank accounts you hold may be frozen until probate is granted and all your debts are paid. This may apply to all local and international banks where deposits are held. This is also the case when accounts are held in joint names. Please read our guide 'A matter of life and death' for more information.

We understand that by taking out a life insurance policy, your main priority is to ensure that your family is taken care of. This is why we have introduced this feature and the immediate Advance Claim Payment of **USD10,000** (GBP5,500/EUR8,000) from your **International Protector Middle East** policy can help your family meet short term expenses until the claim is fully paid.

This provides you with peace of mind that your family will be taken care of in event of your death.

Accidents are a matter of chance. Securing your family's future isn't. Your accidental death could not only affect your family emotionally but also financially.

Important information:

Advance Claim Payment

1. The claimant may apply for an Advance Claim Payment if:
 - The policy being claimed on has a life cover sum assured of at least USD100,000/GBP55,000/ EUR80,000.
 - At least two years have elapsed from the risk date stated in the policy schedule.
 - All premiums are paid to date
 - The life assured of the policy has died and the claimant is either :
 1. the surviving policy holder, named as such on the policy schedule,
 2. a validly appointed third party payee of the Life Cover under the policy, or
 3. the trustee(s) of a trust relating to the policy of which we were given notice during the lifetime of the life assured, and has the right to receive benefits from the policy
2. If the claimant meets the above qualification criteria, on notification of death to us we will provide you with the evidential requirements for your claim
3. Once the claim has been assessed in full and approved, the amount of Advance Claim Payment will be deducted from the final claim settlement.
4. For further terms and conditions a sample Advance Claim Payment request form is available on request

Accidental Death Benefit Cover

The cover begins when we receive the fully completed, original application form, within 6 weeks of you signing it.

1. This cover is not a part of the International Protector Middle East Policy Benefits. The cover period begins when we receive your fully completed, original IPME application form within 6 weeks of you signing it. Cover will last until the earliest of the following events:
 - 60 days elapse from the Accidental Death Benefit Cover start date mentioned in the Accidental death Benefit Cover certificate
 - We accept your application
 - We decline or postpone your application
 - You tell us that you do not want to proceed with your application

For further terms and conditions a sample certificate is available on request.

Next steps

01 Think

about whether you have the protection you and your family need, and consider the peace of mind you would gain from having an IPME policy with the additional benefit of Accidental Death Benefit Cover and Advance Claim Payment.

02 Remember

that by purchasing an IPME policy, you will also be eligible to benefit from Accidental Death Benefit Cover and Advance Claim Payment.

03 Speak

to your financial adviser to see how Accidental Death Benefit Cover and Advance Claim Payment could protect you against the uncertainties of life.

Find out more by visiting:

www.fpinternational.com/products/international-protector-middle-east

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.

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