



Kingdom of Saudi Arabia (KSA) non-western lives

For advisers only. Not for use with customers.

Guidance Note

We are pleased to confirm that we have now expanded our coverage to all non-western lives residing in KSA subject to meeting the following criteria:

- The life assured must be employed with a minimum salary of SAR 15,000 per month – Evidence of earnings will be required
- The life assured should be a resident of KSA for at least 6 months – A certified copy of Iqama / resident ID will be required
- Applications within non-medical limits may be subject to a random urine cotinine test.

Maximum cover available per life:

- Life cover per life: USD 500,000
- Life or Earlier Critical Illness cover: USD 500,000
- Total Permanent Disability cover: USD 500,000
- Standalone Critical Illness cover: Not available.

Whilst we update our illustration systems, for all relevant quotation requests please complete the template overleaf and forward to underwriting@fpiom.com.

QUOTE REQUEST FOR ALL NON-WESTERN LIVES RESIDENT IN KSA:

First name	<input type="text"/>
Last name	<input type="text"/>
Gender	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>
Nationality	<input type="text"/>
Country of residence	<input type="text"/>
Smoker status	<input type="text"/>
Employment (Position)	<input type="text"/>
Annual salary (Saudi Riyal)	<input type="text"/>
Premium Currency	<input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EUR
Premium Frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Term (years)	<input type="text"/>
Cover type	<input type="checkbox"/> Level <input type="checkbox"/> Decreasing
Cover amount: Life cover only	<input type="text"/>
Life cover with TPD	<input type="text"/>
Life or Earlier Critical Illness (incl TPD)	<input type="text"/>

Has your client(s) been domiciled, lived and had their permanent main home, in one or more of the countries listed below for ten or more years?

Andorra, Australia, Austria, Belgium, Bosnia, Bulgaria, Canada, Croatia, Cyprus (Greek), Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, India, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, San Marino, Serbia, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Sweden, Switzerland, UK (including Isle of Man and Channel Islands), USA

Yes No

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.fpiinternational.com/legal/privacy-and-cookies to view the full policy, or this can be provided on request from our Data Protection Officer.

Get in touch

Talk to your local Friends Provident International sales manager today or contact our underwriting team at underwriting@fpiom.com who will be happy to help.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Registered in Singapore No. T06FC68351. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.