

# What makes FPI's International Protector Middle East (IPME) special

For advisers only. Not for use with customers.

- Menu product with the flexibility to select appropriate cover from:

1. **Life only;**
2. **Life cover with TPD;**
3. **Life or Earlier Critical Illness** and
4. **Standalone CI cover.**

These can be single life or Joint life (first event) policies with multiple applications being submitted using 1 application form.

- Our approach to Critical Illness (CI) means that the client can have Life and CI as side by side covers rather than a CI benefit that reduces the life cover when claimed (potentially resulting in an unmet cover need afterwards). The client can take independent policies for life and life or earlier CI given flexibility, continued life cover at guaranteed lower premium if a CI claim is made.



- We give Total Permanent Disability (TPD) cover as part of CI at no additional cost.
- Our Underwriting approach for NRIs, are amongst the best in the market.
- Free Children's Critical Illness cover, and Disability Benefit is included when Critical Illness Cover or Life or Earlier Critical Illness Cover is selected. The payment of a claim under this benefit does not reduce the Critical Illness Cover or Life or Earlier Critical Illness Cover sum assured.
- **Advance claim payment:** Immediate financial support of up to USD10,000 for the customer's family in the event of their death.
- **Free Accidental Death Benefit:** Customer is covered from the day we receive his application, until the policy is issued, or for 60 days whichever comes first.
- **Best Doctors:** World-class second medical opinion service provided by 'Best Doctors®', a free additional benefit.
- **Business Acceptance:** Expat residents in UAE, Qatar, Kuwait, Saudi Arabia, Oman & Bahrain.

Country	Cover available for all residents
Bahrain	Yes
Kuwait	Yes
Oman	No - Omani nationals not covered
Qatar	No - Qatari nationals not covered
Saudi Arabia	No - Saudi nationals not covered
United Arab Emirates	Yes

List of medical clinics in above mentioned countries can be found in the Recommended Doctors Clinics Guide [Document library](#), available from our website.

## Some noteworthy features of IPME

- ✓ Available in both Level & DTA (Decreasing Term Assurance) format.
- ✓ **Maximum total Life cover** - USD 32 Mil (can write cover above this but needs financial UW agreement before and illustration prepared internally).  
**Maximum total CI cover** - USD 1.25 Mil, maximum total TPD cover - USD 2 Mil.
- ✓ Life cover includes Terminal Illness cover (for cover terms of 3 years or more).  
Accelerated death benefit payment of full sum assured if life assured is diagnosed as being terminally ill (life expectancy of <12 months) and the policy has >18 months left in the term.
- ✓ TPD rider on life cover will be payable if a life assured is suffering impairment of daily activities through permanent disability or being diagnosed with one of the eight permanently disabling conditions which are defined in full in the policy conditions (9 conditions covered).
- ✓ 35 Critical Illnesses covered for adults while 26 for kids.
- ✓ No maximum term of 35 years for Life cover on level basis, decreasing is restricted to max 35 years.
- ✓ No minimum sum assured requirement, applications must meet a minimum premium threshold not cover basis.
- ✓ Minimum monthly premium @ \$ 25 / GBP 15.00 / EURO 21.00.
- ✓ Minimum annual premium @ \$ 250 / GBP 150 / EURO 210.
- ✓ Exhaustive and not accelerated benefits.
- ✓ Premiums for Life/Life with TPD cover guaranteed for life. Premium rates for other covers are reviewable (after every 5 years) but not renewable. No underwriting, a simple actuarial review of the book of business.
- ✓ **Bespoke Mortgage Proposition:** Our Mortgage Protection Application Form includes an Irrevocable Beneficiary nomination form. This allows the lender's interest to be captured at application stage, without the lender being required to sign any documentation.
- ✓ Unless restricted by underwriting at application, the IPME product is globally portable.
- ✓ Free Protection trust.
- ✓ Newly enhanced Policy Conditions with updates to 11 CIDB definitions.

**Please visit the Document Library in our Friends Provident International Isle of Man (ROW) adviser site and on choosing IPME from the drop-down option, you will have access to product literature, flyers and sales aids to support IPME business: [Document library](#).**

## Privacy policy

Our full privacy policy can be viewed at <https://www.fpinternational.com/legal/privacy-and-cookies> or can be obtained by requesting a copy from our Data Protection Officer.

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