

# 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 claim or a Terminal Illness claim.
- To allow us access to your medical records to consider an application or a claim.

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## 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 a plan that 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.

#### 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. On joint life cases, the cover cannot extend beyond the maximum age of the oldest life assured.

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

## 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, EUR or AED. 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	17.50	175.00
GBP	10.00	100.00
EUR	15.00	150.00
AED	64.50	645.00

- 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 11) and Life or Earlier Critical Illness Cover (page 14).

## 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.

\*Credit cards cannot be used on AED plans.

## 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 with the reminder and return it to us. Or you can write to us at:

**Friends Provident International Limited,  
Emaar Square Building 6,  
Floor 5,  
PO Box 215113,  
Dubai,  
United Arab Emirates.**

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.

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## 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 USD 10,000,000, GBP 5,600,000, EUR 8,362,000 or AED 36,780,000 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.
- For cover set up on two lives you can choose to include this benefit on either one life or both lives.
- 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 | 4. Lifting and carrying |
| 2. Climbing               | 5. Dressing             |
| 3. Bending                | 6. Dexterity            |

- The maximum total Life Cover with Total and Permanent Disability Benefit for any one life is USD 2,000,000, GBP 1,125,000, EUR 1,650,000 or AED 7,360,000 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.

## 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.
- 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 USD 3,600, GBP 2,000, EUR 3,000 or AED 13,250 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 USD 1,250,000, GBP 706,200, EUR 1,045,200 or AED 4,600,000 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 – with surgery to divide the breastbone
  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.

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## 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 USD 3,600, GBP 2,000, EUR 3,000 or AED 13,250 (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 USD 3,600, GBP 2,000, EUR 3,000 or AED 13,250, 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.

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# 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 USD 1,250,000, GBP 706,200, EUR 1,045,200 or AED 4,600,000, depending on currency choice.

### Which critical illnesses are covered?

- We only cover the critical illnesses listed on page 9 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.

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## 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.

## 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.
- 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.

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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.

## 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, fax, email or write to us.

 Call us on **+971 4 436 2800** Sunday to Thursday, between 9am and 5pm (GST). We may record calls in order to improve our service.

 Fax us on **+971 4 438 0144**


 Email us at **dubaiprotection@fpinternational.com**


 Write to us at  
**Friends Provident International Limited**  
**Emaar Square Building 6**  
**Floor 5**  
**PO Box 215113**  
**Dubai**  
**UAE**

- To add new types of cover, or to change your cover levels, please write to us at the address stated above.

### How to complain

- Please write to:

 **UAE Complaints Department**  
**Friends Provident International**  
**Emaar Square Building 6**  
**Floor 5**  
**PO Box 215113**  
**Dubai**  
**UAE**

 Telephone: **+971 4 436 2800**


 Fax: **+971 4 438 0144**


 Email: **uaecomplaints@fpinternational.com**

- Making a complaint will not affect your legal rights.
- While resident in the United Arab Emirates, complaints we cannot settle can be referred to the United Arab Emirates Insurance Authority, or if you wish, to the Financial Services Ombudsman Scheme for the Isle of Man.
- If you are not resident in the United Arab Emirates or are no longer resident in the United Arab Emirates, complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

### How to make a claim

- Please write to:

 **The Claims Department**  
**Friends Provident International Limited**  
**Emaar Square Building 6**  
**Floor 5**  
**PO Box 215113**  
**Dubai**  
**United Arab Emirates**

 To make a claim, please call **+971 4 436 2800** and ask to speak to our Claims Department or email us at **dubaiprotection@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 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 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.

### 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 United Arab Emirates and all disputes relating to a policy shall be subject to the jurisdiction of the courts of the United Arab Emirates, except as otherwise expressly agreed by the parties in writing.

### Compensation

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

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## 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.jsp](http://www.fpinternational.com/legal/privacy-and-cookies.jsp) to view the full policy or this can be provided on request from our Data Protection Officer.

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