

## International Critical Illness Plan

Feature	Benefit
Financial security if illness strikes	If you should suffer a serious illness, make sure your bills are paid and that there will be money left over for you and your family
Rely on us, now and in the future	You can rely on us for the future. Over the last 170 years, millions of policy holders have done the same
Comprehensive protection	To cover your needs, we offer protection for a wide range of illnesses
Value for money	Peace of mind at an affordable price
Valuable extra benefits	Your children are covered by your Plan for free so the Plan pays out if they contract a critical illness. This leaves you free to take care of them without added money worries
Tailor your protection as your circumstances change	Add more cover if you get married, have a baby or move house
Award-winning customer service	Experienced and knowledgeable staff are there for you when you need them

**To apply for a Critical Illness Plan, please complete the enclosed application form and send it to us, via your Financial Adviser.**



## PRODUCT DETAILS

### PLAN LIMITS

#### Planholder

Minimum Age at Entry 19 next birthday

#### Life Assured

Maximum Age at Entry 55 next birthday

#### Life Assured

Maximum Ceasing Age 70 next birthday

Maximum Term 35 years

Minimum Term 5 years

Minimum Benefit £10,000

Maximum Benefit £500,000\*

Minimum Premium £8 per month/£80 per annum

\* The maximum critical illness cover in total with Friends Provident, for any one life, is £500,000

### PLAN REVIEWS

The premium is calculated to remain constant for the term of your Plan.

However, a series of reviews are built into the Plan at which Friends Provident will consider whether the level of cover can be maintained for the current premium, in light of variations to the predicted cost of claims.

The level of cover is guaranteed between reviews. The first review will take place on the fifth anniversary of the Plan.

Subsequent reviews will be carried out annually.

### CRITICAL ILLNESS AND DISABILITY BENEFIT

The Benefit is paid out following diagnosis, within the term of the Plan, of one of the specified conditions listed below, if the Life Assured survives at least 14 days from the date of diagnosis.

Alzheimers/Pre-senile Dementia  
Aorta Graft Surgery  
Bacterial Meningitis  
Benign Brain Tumour  
Blindness  
Cancer  
Coma  
Coronary Artery By-pass Surgery  
Creutzfeldt-Jakob Disease  
Deafness  
Heart Attack  
Heart Valve Replacement or Repair  
Kidney Failure  
Loss of Limbs  
Loss of Speech  
Major Organ Transplant  
Motor Neurone Disease  
Multiple Sclerosis  
Open Heart Surgery  
Paralysis/Paraplegia  
Parkinson's Disease  
Progressive Supra Nuclear Palsy  
Stroke  
Third Degree Burns

Permanent and Total Disability Benefit to age 60 is also normally included in your Plan.

Some exclusions apply. Please refer to the International Critical Illness and Disability Benefit Simplified Guide (XIN28/E).

For details of the definitions, exclusions and any waiting periods which apply to these conditions, please see the International Critical Illness and Disability Benefit Simplified Guide (XIN28/E), which also includes 'plain English' explanations.

## **OPTIONS NORMALLY INCLUDED AUTOMATICALLY IN YOUR PLAN**

### **SPECIAL EVENTS OPTION**

This Option is normally automatically included if you are aged under 50 and in good health at outset. It allows you to effect further Plans during the term of this Plan, after certain special events, without having to provide further evidence of your health, occupation or pastimes. This Option can be exercised provided you are aged under 55 at the time and the Plan has been in force for less than 15 years. The special events are as follows:

- Marriage
- Birth of a child or children
- Legal adoption of a minor

You must exercise a Special Events Option within 30 days of the event. Each further Plan can be for an amount of cover of up to 50% of the original Plan benefit subject to a maximum of £50,000. The Option can be exercised twice in any three year period during the term of the Plan. The total of all increases must not exceed three times the original Plan benefit.

Plans taken out under a Special Events Option will not themselves contain this Option. The Option is not available during a 'qualifying period' for Waiver of Premium Benefit or whilst premiums are being waived. It is not available after the date of diagnosis of a specified Critical Illness or Permanent and Total Disability.

### **MORTGAGE INCREASE OPTION**

This Option is normally automatically included if you are aged under 50 and are in good health at outset. It allows you to effect an additional Plan during the term of this Plan, equal to your increased mortgage liability as a result of moving house or funding home improvements, provided you are aged under 55 at the time. You will not have to provide further evidence of your health, occupation or pastimes.

You must exercise your Mortgage Increase Option within 30 days of completion on a further advance, or a new increased mortgage. Any increase will be limited to the increase in the amount of the mortgage. There is no limit to the number of times you can exercise this Option, however the total of all increases plus your original Plan benefit cannot exceed £150,000.

Plans taken out under this Option will not themselves contain this Option. This Option is not available during a 'qualifying period' for Waiver of Premium Benefit or whilst premiums are being waived. It is not available after the date of diagnosis of a specified Critical Illness or Permanent and Total Disability.

Any new Plan effected on exercising either of the above Options will be subject to the rates, terms and conditions applicable at the time, according to your age.

### **CHILDREN'S CRITICAL ILLNESS AND DISABILITY BENEFIT**

The Plan automatically includes additional critical illness cover for your children from the age of 30 days until their 18th birthday, if they contract one of the range of illnesses listed below. A lump sum payment of the lesser of 50% of the main Plan benefit or £20,000 will be made, provided the child survives 14 days following the diagnosis.

Aorta Graft Surgery  
Bacterial Meningitis  
Benign Brain Tumour  
Blindness  
Cancer  
Coma  
Coronary Artery By-pass Surgery  
Creutzfeldt-Jakob Disease  
Deafness  
Heart Attack  
Heart Valve Replacement or Repair  
Kidney Failure  
Loss of Limbs  
Loss of Speech  
Major Organ Transplant  
Motor Neurone Disease  
Multiple Sclerosis  
Open Heart Surgery  
Paralysis/Paraplegia  
Stroke  
Third Degree Burns

**Some exclusions apply. Please refer to the International Critical Illness and Disability Benefit Simplified Guide (XIN 28/E).**

Children not eligible for cover or not born at the start of the Plan will be automatically included once they are 30 days old. Any pre-existing conditions will not be covered. You can make a maximum of three separate child claims.

## **BENEFITS YOU CAN ADD AT THE START FOR A SMALL ADDITIONAL COST**

### **WAIVER OF PREMIUM BENEFIT**

This Benefit can normally be included in your Plan if you are under age 55 at outset, are in good health and have an acceptable occupation. If you are unable to carry out your own occupation for a continuous period of six months or more because of illness or accident, Friends Provident will waive the payment of future premiums until you recover. Premiums due in the first six months of disability must be paid by you.

If you are not in full-time employment before the start of the six month period, Friends Provident may still agree to waive future premiums if the disablement results in you being able to meet certain Incapacity Assessment Criteria.

The Benefit will cease to apply when you are capable of returning to work or on the Plan anniversary following age 60 if earlier. It will also cease when the Plan ends or if you die. There are some exceptions to these general rules, further details of which are available on request.

## **CAUTIONARY NOTES**

The plan provides protection only and will not therefore acquire a surrender value at any time.

Further information is provided in the enclosed Key Features leaflet. A copy of the Policy Conditions booklet showing the full terms of the plan is also contained within the brochure pack.

The information in this product guide is based on our understanding of UK Law and practice as at December 2006.

Please note that tax legislation may change. Planholders who effect a Plan whilst resident in an EEA state, the Isle of Man, the Channel Islands, Iceland, Liechtenstein or Norway, have the protection afforded by the UK Financial Services Compensation Scheme (FSCS). The FSCS makes provision for payments to policyholders if a UK authorised company is unable to meet its financial commitments.

Planholders resident in other countries when the Plan commences will not have any protection under the FSCS.

## **IMPORTANT INFORMATION**

Whilst every effort has been made to ensure that the information is correct, we cannot accept responsibility for its interpretation or for any changes in law or practice.

Your Adviser will be able to confirm whether you are subject to currency or taxation restrictions and/or legislation that may affect your application or any benefits from the contract. Any personal tax liability will depend on your country of residence and your personal circumstances.

You should be aware that Friends Provident International does not provide legal, taxation or investment advice. You should obtain advice that is independent and relevant to the specific legislation within your country of residence.

Friends Provident International is the trading name of Friends Provident Life Assurance Limited for business conducted outside the United Kingdom

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