

This leaflet sets out the main points about our Select Protection Plan. Your personal illustration shows what the plan may cost. Please read both carefully and keep them with your plan documents if you go ahead.

## Its aims

- To help protect you financially against a wide range of events all within one plan:
  - to provide a cash sum if, during the cover term, you die, are diagnosed with a terminal illness or a critical illness that meets our policy definition
  - to provide a tax-free regular income if you suffer illness or accidental injury, or become involuntarily unemployed, within the cover term.
- To allow you to alter the cover level or add new types of cover as your protection needs change.

*Please see the following pages for further details of each type of cover.*

## 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 there is a change to your health, family history, occupation, occupational duties, working or travelling abroad, country of residence, or you take part in any hazardous pastime. Your commitment to tell us continues until the date the cover you're applying for starts. If you don't, we may not pay a claim.
- To check information in any confirmation schedule we send you is true, accurate and complete. If it isn't, you must tell us in writing straightaway as this may affect the terms of your cover. We will only issue a confirmation schedule to you if your adviser completes your application electronically.
- To make monthly or yearly payments for the cover terms you choose.

- To increase your payments each year where you have chosen increasing cover levels.
- If you include critical illness cover, or life or earlier critical illness cover and opt for reviewable payments, you may need to increase your payments in the future to keep your chosen cover level going throughout the cover term.
- To tell us:
  - within 4 weeks of incapacity for an income protection cover or houseperson's cover claim (within 2 weeks of incapacity if the deferred period is 4 weeks)
  - within 1 month of disablement for a permanent and total disability claim or waiver claim
  - within 3 months of diagnosis for a terminal illness claim or a critical illness and disability claim
  - within 120 days of involuntary unemployment for an unemployment cover claim.
- To allow us access to your medical records to consider a claim.

## Risk factors

- Inflation will reduce the spending power of any money you get back in the future.
- If you stop your payments for any type of cover, that cover will stop and you'll get nothing back.
- The plan has no cash-in value at any time.
- We may not pay a claim in some cases. *Please see the 'What will stop the cover paying out?' section for each type of cover.*

*continued on next page*



## Risk factors

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- The following risks apply to some covers only:

### Critical Illness Cover and Life or Earlier Critical Illness Cover

If you choose critical illness cover, or life or earlier critical illness and opt for reviewable payments, we guarantee your payment amounts for the first 5 years only. After this we'll review your payments every year. If the predicted cost of providing benefits is higher than expected, you'll either need to increase your payments to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your payments the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down.

When predicting the cost of providing benefits, we'll consider various issues. For example, we'll consider past and predicted future claims experience across the life assurance industry as well as developments in medical treatments and diagnostic techniques.

You should review your cover regularly to ensure it continues to meet your needs.

### Income Protection Cover

The cover may be less than you need if you don't review it regularly to keep it in line with your earnings. On the other hand if your cover is too high compared with your income, we'll have to reduce the income benefit we can pay. We won't give you back any of the payments you've made if this happens.

Any benefit we pay may affect your claim under any income protection cover already held by you or your employer.

### Income Protection Cover and Houseperson's Cover

The present tax-free treatment of the benefit may change. Any benefit we pay may affect your claim to some means-tested State benefits. It won't affect your right to State incapacity benefit. State benefit rules may change.

### Unemployment Cover

If the Government changes the rate of Insurance Premium Tax your payment will also change.

## Select Protection Plan

### Questions and answers

#### What is the Friends Provident Select Protection Plan?

- It's a plan that allows you to choose any one or more of six types of cover which we briefly describe below:
  - 1. Life Cover** pays out a cash sum if you die or are diagnosed with a terminal illness during the cover term. If we pay the cash sum, this cover will end.
  - 2. Critical Illness Cover** pays a cash sum if, during the cover term, you are diagnosed with a critical illness that meets our policy definition and then survive for at least 14 days. If we pay the cash sum, this cover will end.
  - 3. Life or Earlier Critical Illness Cover** pays out a cash sum if, during the cover term, you die, are diagnosed with a terminal illness or a critical illness that meets our policy definition. If we pay the cash sum, this cover will end.
  - 4. Income Protection Cover** pays out a regular tax-free income if you suffer illness or accidental injury and are unable to work leading to a loss of earnings during the cover term.
  - 5. Houseperson's Cover** pays out a regular tax-free income to cover the cost of childcare, invalid care or household help if you suffer a severe illness or accidental injury during the cover term.
  - 6. Unemployment Cover** pays out a regular tax-free income to cover the cost of your mortgage payments if you become involuntarily unemployed during the cover term.
- We give further details of each type of cover on the following pages.
- You simply choose how much of each type of cover you need and how long you want it to last.
- You must be aged 18 or over to take out the plan.

## How flexible is it?

- The plan is flexible to meet your changing needs and allows you:
  - to add new types of cover
  - to increase or reduce cover levels
  - to change from one basis of cover to another, for example, from level cover to increasing cover
  - to increase or reduce the cover term.
- Increases or changes in basis may be subject to your health, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at the time.
- You should review your plan regularly to check whether the types and levels of cover are still right for your needs. For example, if your earnings increase, you should review your Income Protection Cover.

## Mortgage Increase and Extension Option

(applies only to life cover, critical illness cover and life or earlier critical illness cover)

- If you're under age 50 and in good health we'll include this free.
- It allows you to take out extra cover, subject to certain limits, without further evidence of health, occupation or pastimes, if you increase your mortgage, either to move house or pay for home improvements.
- Or you can extend the cover term, subject to certain limits, without further evidence of health, occupation or pastimes to cover the new term of your mortgage.
- You can exercise this option during the cover term up to your 55th birthday.

## Special Events Option

(applies only to level cover versions of life cover, critical illness cover and life or earlier critical illness cover)

- If you're under age 50 and in good health we'll include this free.
- It allows you to take out extra cover, subject to certain limits, without further evidence of health, occupation or pastimes, on your marriage, registration of your civil partnership, birth of your child or your legal adoption of a child under 16.
- You can exercise this option during the cover term up to your 55th birthday.

## When does the plan pay out?

- This depends on the types of cover chosen. *Please see the 'When does the cover pay out?' section for each type of cover.*

## What will stop the plan paying out?

- This depends on the types of cover chosen. *Please see the 'What will stop the cover paying out?' section for each type of cover.*
- We won't 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 plan documents.

## What other benefits can I choose?

### Waiver benefit

- If you're under age 55, in good health, and not in a higher-risk occupation, you can choose to include waiver benefit from the start for an extra charge on:
  - life cover
  - critical illness cover
  - life or earlier critical illness cover.
- We'll then keep your payments going for you if future illness or accidental injury stops you from working for more than 6 months. If you're not in full-time employment, we'll look at your ability to do certain basic tasks. We'll carry on your payments for you until you recover, if necessary to the end of the cover term. For cover terms beyond age 65, we'll only keep payments going beyond this age if you can't do certain very basic tasks.
- If you set the cover up on two lives you can choose to include this benefit on either or both lives.
- We won't pay a waiver claim if it is due in any way to:
  - HIV/AIDS
  - war.

## What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The payments 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, sex, whether you smoke or not and whether you choose waiver benefit.

- You can pay monthly by direct debit or yearly by direct debit or cheque. *Please see the 'What will my payments be?' section for each type of cover for the minimum payments.*

### Can my payments change in the future?

- If you choose critical illness cover, or life or earlier critical illness cover and opt for reviewable payments, we guarantee your payment amounts for the first 5 years only. After this we'll review your payments every year. If the predicted cost of providing benefits is higher than expected, you'll either need to increase your payments to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your payments the same. We'll give you 30 days notice before making any changes.
- Your payments for unemployment cover are reviewable at any time and we'll give you at least 30 days notice of any changes.
- If you increase any other type of cover or change the basis later then the payment will also change.

*Please see the 'Can my payments change in the future?' section for each cover.*

### What are the charges?

- We allow for all charges, including the cost of providing the types of cover you choose, and all expenses, within the payments you make.

### What if I stop paying?

- You can stop your plan or any of the individual covers whenever you wish. If you stop paying, all covers will stop.
- You won't get back any of your payments or any cash-in value.

### What about tax?

- Under current tax rules, you're not liable to income tax or capital gains tax on your plan unless you sell any plan which includes life cover or critical illness cover.
- If you die, the life cover we pay out will normally form part of your estate for inheritance tax purposes. You can set up individual types of cover in trust to help in inheritance tax planning.
- Tax rules may change.

### Can I change my mind?

- You have a right to change your mind. We'll remind you of this right by post when we set up your plan. You can cancel your plan up to 30 days after you get our reminder.
- If you decide you don't want the plan, let us know in writing within the 30 days and we'll give you your money back.
- 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, PO Box 1550, Salisbury SP1 2TW but please remember to include your full name and address and state that you wish to cancel your Select Protection Plan.
- If you don't cancel within the 30 days, your plan will continue as set out in these key facts and the terms and conditions.

### Medical and other details we may need

- Your application will include questions about your medical history, finances and other personal circumstances. We may ask you to have a medical examination at our expense.

## 1. Life Cover

### Questions and answers

#### What is life cover?

- It pays out a cash sum if you die or are diagnosed with a terminal illness at least 18 months before the end of the cover term. If we pay out, this 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.
- Level cover can be for any number of years from 5 to 40, as long as you are aged under 85 at the end. The cash sum stays the same throughout the cover term.

- Decreasing cover can be for any number of years from 10 to 40, as long as you are aged under 85 at the end. The cover term should match the remaining term of your mortgage. The cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage.
- You can set it up on your life so we pay the life cover 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 you can set it up on two lives so we pay the life cover on the first death during the cover term or the first diagnosis at least 18 months before the end of the cover term.
- If you write the cover in trust, we'll pay the life cover to the trustees.

### How flexible is it?

- You can increase or reduce the cover level.
- You can increase or reduce the cover term.
- Increases may be subject to your health, occupation, and pastimes at the time. Any changes are also subject to the terms and conditions at the time.

### When does the life cover pay out?

- We'll pay the cover if you die during the cover term.
- We'll pay the life cover earlier if you're diagnosed as having a terminal illness expected to cause death within 12 months of diagnosis. The 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 3 months.

### 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.
- We may also not pay a claim if you do not tell us in writing straightaway if information in any confirmation schedule we may send you is not true, accurate and complete.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - travelling abroad or country of residence, or

- taking part in any hazardous pastime before the date on which the cover you are applying for starts.

- We won't pay a claim unless you tell us:
  - within 1 month of disablement for a waiver claim
  - within 3 months of diagnosis for a terminal illness claim.
- We won't pay a waiver claim if it is due in any way to HIV/AIDS or war. *Please see section J4 and Part Z of the plan conditions for more details.*
- We won't 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 the schedule we issue with your plan documents.

*'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.*

### What other benefits can I choose under life cover?

- *Please see the 'What other benefits can I choose?' section on page 3.*

### What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The minimum payment for life cover is £7.50 a month or £75 a year.

## 2. Critical Illness Cover

### Questions and answers

#### What is critical illness cover?

- It pays a cash sum if, during the cover term, you are diagnosed with a critical illness that meets our policy definition and then survive for at least 14 days. If we pay the cash sum, this cover will end.

#### What choices do I have when setting it up?

- You choose whether you want level cover or decreasing cover, how much cover you need and how long you want it to last. You must be aged under 55 at the start.
- With level cover, the cash sum stays the same throughout the cover term. The minimum cover term is 6 years.

- With decreasing cover, the cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage. The minimum cover term is 10 years. The cover term is normally the same as the remaining term of your mortgage.
- The cover term can be up to 35 years, as long as you're aged under 70 at the end.
- You can set it up on your life so we pay the cover if, during the cover term, you suffer a critical illness or disability.
- You can set it up on two lives so we pay the cover on the first diagnosis of critical illness or disability during the cover term.
- The maximum critical illness cover for any one life is £1,000,000

#### How flexible is it?

- You can increase or reduce the cover level.
- You can increase or reduce the cover term.
- Increases may be subject to your health, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at the time.

#### When does the critical illness cover pay out?

- We'll pay the cover if, during the cover term, you are diagnosed with a critical illness that meets our policy definition and you survive for at least 14 days.

#### Which critical illnesses are covered?

- We only cover the critical illnesses we describe below and no others. The critical illness descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy. These typically 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.
- We strongly recommend that you see our Critical Illness and Disability Benefit Simplified Guide to help you understand the extent of cover provided.

- The critical illnesses we cover are:
  - Alzheimer's disease or dementia\* - *resulting in permanent symptoms*
  - Aorta graft surgery - *for disease or traumatic injury*
  - Bacterial meningitis - *resulting in permanent symptoms*
  - Benign brain tumour - *resulting in permanent symptoms*
  - Blindness - *permanent and irreversible*
  - Cancer - *excluding less advanced cases*
  - Coma - *resulting in permanent symptoms*
  - Coronary artery by-pass grafts - *with surgery to divide the breastbone*
  - Creutzfeldt-Jacob disease - *resulting in permanent symptoms*
  - Deafness - *permanent and irreversible*
  - Heart attack - *of specified severity*
  - Heart valve replacement or repair - *with surgery to divide the breastbone*
  - HIV infection - *caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation\**
  - Kidney failure - *requiring dialysis*
  - Loss of hands or feet - *permanent physical severance*
  - Loss of speech - *permanent and irreversible*
  - Major organ transplant
  - Motor neurone disease - *resulting in permanent symptoms*
  - Multiple sclerosis - *with persisting symptoms*
  - Open heart surgery - *with surgery to divide the breastbone*
  - Paralysis of limbs - *total and irreversible*
  - Parkinson's disease\* - *resulting in permanent symptoms*
  - Permanent and total disability before age 60\* - *permanent and irreversible*
  - Progressive supra nuclear palsy\* - *resulting in permanent symptoms*
  - Stroke - *resulting in permanent symptoms*
  - Third degree burns - *covering 20% of the body's surface area*
  - Traumatic head injury - *resulting in permanent symptoms*

*Please see the 'Schedule of Critical Illnesses and Disabilities' in the plan conditions for more details.*

- ♦ The eligible occupations for HIV caught at work are:
  - member of the emergency services, medical or dental professions
  - laboratory assistant, or employee, in a medical facility
  - pharmacist or prison officer.

\* We don't cover these critical illnesses and disabilities for the children's critical illness and disability benefit described below.

### Children's critical illness and disability benefit

- If you choose critical illness cover, we automatically include this benefit, at no cost to you. It covers your natural or legally adopted children aged over 30 days. If they suffer a critical illness we cover, other than one marked with a '\*', before age 18 and during the term of your own cover, we'll pay a cash sum equal to half of your cover. A maximum payment of £20,000 applies.
- This benefit will not be payable for HIV infection caught at work in one of the eligible occupations described above.
- This benefit is payable only once for any child and is payable for a maximum of 3 children. The child must survive for at least 14 days from the date of diagnosis.
- This benefit will not be payable for pre-existing conditions. This means a condition, illness, disease or related condition whether diagnosed or not, and whether there are any symptoms or not, which is already present:
  - when you start your plan, or
  - before the child is 30 days old, or
  - before the child is legally adopted.

### What will stop the 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.
- We may also not pay a claim if you do not tell us in writing straightaway if information in any confirmation schedule we may send you is not true, accurate and complete.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - travelling abroad or country of residence, or
  - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.
- We won't pay a claim unless you tell us:

- within 1 month of disablement for a permanent and total disability claim or waiver claim
- within 3 months of diagnosis for a critical illness claim.

- We won't pay a critical illness claim if the critical illness or disability isn't one we cover. *Please see the 'Schedule of Critical Illnesses and Disabilities' in Part E of the plan conditions for more details.*
- We won't pay a critical illness claim if you die within 14 days of the diagnosis of the critical illness. If you set up the plan on your life and you die within the cover term we'll pay £100 and the cover will end.
- We won't pay a critical illness claim if it is due in any way to:
  - alcohol abuse (applies to coma, and permanent and total disability claims only)
  - drug abuse (applies to coma, Parkinson's disease and permanent and total disability claims only)
  - HIV/AIDS (applies to permanent and total disability claims only)
  - self-inflicted injury
  - war.

*Please see sections E4 and G4 and Part Z of the plan conditions for more details.*

- We won't pay a children's critical illness claim if it is due in any way to:
  - a pre-existing condition or if death occurs within 14 days of diagnosis of a critical illness
  - alcohol or drug abuse (applies to coma only)
  - self-inflicted injury
  - war.

*Please see section F and Part Z of the plan conditions for more details.*

- We won't pay a waiver claim if it is due in any way to HIV/AIDS or war. *Please see section J4 and Part Z of the plan conditions for more details.*
- We won't 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 the schedule we issue with your plan documents.

*'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.*

### What other benefits can I choose under critical illness cover?

- Please see the 'What other benefits can I choose?' section on page 3.

### What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The minimum payment for life or earlier critical illness cover is £7.50 a month or £75 a year.

### Can my payments change in the future?

- We guarantee your payment amounts for the first 5 years only. After this we'll review your payments every year.
- If the predicted cost of providing benefits is higher than expected, you'll either need to:
  - increase your payments to keep your chosen cover level going throughout the cover term, or
  - reduce your cover and keep your payments the same.

Please note there is no upper limit on what your payments may need to increase to.

- If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down.
- We'll give you 30 days notice before making any changes.
- If you include waiver benefit and we pay a waiver benefit claim, it will cover any increases in payment following a review.

Please see section A3 of the plan conditions for more details.

## 3. Life or earlier Critical Illness Cover

### Questions and answers

#### What is life or earlier critical illness cover?

- It pays a cash sum if, during the cover term, you die,

are diagnosed with a terminal illness or a critical illness that meets our policy definition. If we pay the cash sum, this cover will end.

#### What choices do I have when setting it up?

- You choose whether you want level cover or decreasing cover, whether you want guaranteed or reviewable payments, how much cover you need and how long you want it to last. You must be aged under 55 at the start.
- With level cover, the cash sum stays the same throughout the cover term. The minimum cover term is 5 years (6 years for reviewable payments).
- With decreasing cover, the cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage. The minimum cover term is 10 years. The cover term is normally the same as the remaining term of your mortgage.
- With guaranteed payments, your payment amounts stay the same throughout the cover term. This can be up to 25 years, as long as you're aged under 65 at the end.
- With reviewable payments, we guarantee your payment amounts for the first 5 years only. After this we'll review your payments every year. If the predicted cost of providing benefits is higher than expected, you'll either need to increase your payments to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your payments the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down. The cover term can be up to 35 years, as long as you're aged under 70 at the end.
- You can set it up on your life so we pay the cover if, during the cover term, you die, are diagnosed with a terminal illness at least 18 months before the end of the cover term, or suffer a critical illness or disability.
- You can set it up on two lives so we pay the cover on the first death, first diagnosis of a terminal illness, or the first diagnosis of critical illness or disability during the cover term, whichever happens first.
- The maximum critical illness cover for any one life is £1,000,000

## How flexible is it?

- You can increase or reduce the cover level.
- You can increase or reduce the cover term.
- Increases may be subject to your health, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at the time.

## When does the life or earlier critical illness cover pay out?

- We'll pay the cover if, during the cover term, you die, are diagnosed with a terminal illness expected to cause death within 12 months of diagnosis, or are diagnosed with a critical illness that meets our policy definition. 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 3 months.

## Which critical illnesses are covered?

- We only cover the critical illnesses we describe below and no others. The critical illness descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy. These typically 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.
- We strongly recommend that you see our Critical Illness and Disability Benefit Simplified Guide to help you understand the extent of cover provided.
- The critical illnesses we cover are:
  - Alzheimer's disease or dementia\* - *resulting in permanent symptoms*
  - Aorta graft surgery - *for disease or traumatic injury*
  - Bacterial meningitis - *resulting in permanent symptoms*
  - Benign brain tumour - *resulting in permanent symptoms*
  - Blindness - *permanent and irreversible*
  - Cancer - *excluding less advanced cases*
  - Coma - *resulting in permanent symptoms*
  - Coronary artery by-pass grafts - *with surgery to divide the breastbone*
  - Creutzfeldt-Jacob disease - *resulting in permanent symptoms*
  - Deafness - *permanent and irreversible*

- Heart attack - *of specified severity*
- Heart valve replacement or repair - *with surgery to divide the breastbone*
- HIV infection - *caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation\**
- Kidney failure - *requiring dialysis*
- Loss of hands or feet - *permanent physical severance*
- Loss of speech - *permanent and irreversible*
- Major organ transplant
- Motor neurone disease - *resulting in permanent symptoms*
- Multiple sclerosis - *with persisting symptoms*
- Open heart surgery - *with surgery to divide the breastbone*
- Paralysis of limbs - *total and irreversible*
- Parkinson's disease\* - *resulting in permanent symptoms*
- Permanent and total disability before age 60\* - *permanent and irreversible*
- Progressive supra nuclear palsy\* - *resulting in permanent symptoms*
- Stroke - *resulting in permanent symptoms*
- Third degree burns - *covering 20% of the body's surface area*
- Traumatic head injury - *resulting in permanent symptoms*

*Please see the 'Schedule of Critical Illnesses and Disabilities' in the plan conditions for more details.*

- ♦ The eligible occupations for HIV caught at work are:
  - member of the emergency services, medical or dental professions
  - laboratory assistant, or employee, in a medical facility
  - pharmacist or prison officer.

*\* We don't cover these critical illnesses and disabilities for the children's critical illness and disability benefit described below.*

## Children's critical illness and disability benefit

- If you choose life or earlier critical illness cover, we automatically include this benefit, at no cost to you. It covers your natural or legally adopted children aged over 30 days. If they suffer a critical illness we cover, other than one marked with a '\*', before age 18 and during the term of your own cover, we'll pay a cash sum equal to half of your cover. A maximum payment of £20,000 applies.
- This benefit will not be payable for HIV infection caught at work in one of the eligible occupations described above.
- This benefit is payable only once for any child and is payable for a maximum of 3 children. The child must survive for at least 14 days from the date of diagnosis.

- This benefit will not be payable for pre-existing conditions. This means a condition, illness, disease or related condition whether diagnosed or not, and whether there are any symptoms or not, which is already present:

- when you start your plan, or
- before the child is 30 days old, or
- before the child is legally adopted.

### 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.
- We may also not pay a claim if you do not tell us in writing straightaway if information in any confirmation schedule we may send you is not true, accurate and complete.

- We may not pay a claim if you do not tell us of a change to your:

- health or family history
- occupation, occupational duties or working abroad
- travelling abroad or country of residence, or
- taking part in any hazardous pastime

before the date on which the cover you are applying for starts.

- We won't pay a claim unless you tell us:
  - within 1 month of disablement for a permanent and total disability claim or waiver claim
  - within 3 months of diagnosis for a critical illness claim or terminal illness claim.
- We won't pay a critical illness claim if the critical illness or disability isn't one we cover. *Please see the 'Schedule of Critical Illnesses and Disabilities in Part E of the plan conditions for more details.*
- We won't pay a critical illness claim if it is due in any way to:
  - alcohol abuse (applies to coma, and permanent and total disability claims only)

- drug abuse (applies to coma, Parkinson's disease and permanent and total disability claims only)
- HIV/AIDS (applies to permanent and total disability claims only)
- self-inflicted injury
- war.

*Please see sections E4 and G4 and Part Z of the plan conditions for more details.*

- We won't pay a children's critical illness claim if it is due in any way to:
  - a pre-existing condition or if death occurs within 14 days of diagnosis of a critical illness
  - alcohol or drug abuse (applies to coma only)
  - self-inflicted injury
  - war.

*Please see section F and Part Z of the plan conditions for more details.*

- We won't pay a waiver claim if it is due in any way to HIV/AIDS or war. *Please see section J4 and Part Z of the plan conditions for more details.*
- We won't 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 the schedule we issue with your plan documents.

*'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.*

### What other benefits can I choose under life or earlier critical illness cover?

- *Please see the 'What other benefits can I choose?' section on page 3.*

### What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The minimum payment for life or earlier critical illness cover is £7.50 a month or £75 a year.

### Can my payments change in the future?

- If you opt for reviewable payments, we guarantee your payment amounts for the first 5 years only. After this we'll review your payments every year.
  - If the predicted cost of providing benefits is higher than expected, you'll either need to:
    - increase your payments to keep your chosen cover level going throughout the cover term, or
    - reduce your cover and keep your payments the same.
- Please note there is no upper limit on what your payments may need to increase to.
- If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down.
  - We'll give you 30 days notice before making any changes.
  - If you include waiver benefit and we pay a waiver benefit claim, it will cover any increases in payment following a review.

*Please see section A3 of the plan conditions for more details.*

## 4. Income Protection Cover

### Questions and answers

#### What is income protection cover?

- It can pay you a regular income benefit if you suffer illness or accidental injury and are unable to work leading to a loss of earnings. Your income benefit can help replace lost earnings.
- It can pay a regular pension contribution protection benefit in the same circumstances so:
  - you can carry on paying to a Friends Provident personal pension or stakeholder pension plan, and to a personal or stakeholder pension plan with up to two other pension providers
  - your husband, wife or civil partner can carry on paying to a Friends Provident personal pension or stakeholder pension up to £3,600 a year (£2,808 net of basic rate income tax relief).
- You select the features to make sure the cover is right for you.

- You decide:
  - how much income benefit you need
  - how much pension contribution protection benefit you need
  - how soon it should start
  - how long the cover should last.
- We provide cover until the end of the cover term, no matter how many claims you make.
- You tell us when illness or accidental injury has stopped you working.
- We pay a monthly benefit for as long as the claim is valid.

#### What choices do I have when setting it up?

This section helps you select the cover's features so you can set it up to meet your needs.

#### The amount of income benefit or pension contribution protection benefit that can be paid

- You choose how much benefit you'll need.
- Remember that tax and national insurance are deducted from your normal earnings but not from the income we pay you.
- The maximum income benefit we'll pay is the weekly equivalent of:
  - 70% of the first £10,000 a year of your 'pre-incapacity earnings', plus
  - 60% of the next £20,000 a year of your 'pre-incapacity earnings', plus
  - 50% of the next £120,000 a year of your 'pre-incapacity earnings', plus
  - 40% of your 'pre-incapacity earnings' over £150,000 a year.
- This is subject to a maximum benefit of £3,000 a week. For certain occupations with a 4 week deferred period, the maximum benefit is £600 a week.
- The maximum pension contribution protection benefit we'll pay is the maximum pension contribution HM Revenue & Customs allow.

*Please also see the 'Other income which may reduce the benefit we pay' on page 14.*

### The earnings on which to base your cover

- We base your cover on the 'pre-incapacity earnings' you receive in the 52 weeks immediately before your period of incapacity. We'll use your 'pre-incapacity earnings' in these 52 weeks even if they are lower or higher than your average earnings over previous years.
- If you're employed, your 'pre-incapacity earnings' are:
  - your pre-tax earnings for PAYE assessment purposes, as shown on HM Revenue & Customs form P60, plus
  - benefits in kind as shown on HM Revenue & Customs form P11D
  - dividends from a limited company in which you and not more than 3 other shareholders are employed as full-time working directors, and which represent your share in the net trading profit from the company's normal regular business during those 52 weeks.
- If you're self-employed, your 'pre-incapacity earnings' are:
  - your income chargeable to tax under Part 2 Income Tax (Trading and Other Income) Act 2005 in those 52 weeks.
- This is the basis we'll use when assessing your claim. We'll need financial information to support your claim.
- We don't take into account income from savings, drawings and investments, except for dividends as above.

### Increasing your cover

- You can choose at the start of your plan for your cover to increase automatically by 5% compound each year. Your payments to the plan will also increase by 5% compound each year.
- If you are in good health you can choose, at extra cost, to include the increasable insurance option. This allows you to increase your cover by up to 30% every 3 years without having to provide further evidence of your health, occupation or pastimes. This option is available for up to the first 18 years of your cover term but not within the last 10 years of the cover term. Your payments will increase when your cover increases. *Please see section H12 of the plan conditions for more details.*
- Although your cover may increase, your 'pre-incapacity earnings' and continuing income may limit the maximum income benefit we can pay. *Please also see 'The earnings*

*on which to base your cover' on page 11 and 'Other income which may reduce the benefit we pay' on page 14.*

### When income benefit or pension contribution protection benefit payments start

- There will be a period when you're first unable to work for which we don't pay benefit. We call this the 'deferred period'. You can choose between 4, 13, 26 and 52 weeks. The longer the deferred period, the cheaper your cover will be.
- Your choice should allow for any earnings which you expect to continue after you stop working, such as sick pay, or how long you're prepared to live on your savings.

### How long the benefits can be paid

- Until the first of these events
  - you recover and are no longer incapacitated
  - you're no longer suffering a sufficient loss of income for us to pay benefit (this doesn't apply to pension contribution protection benefit)
  - the cover term ends
  - you die.

### How long the cover should last

- You choose for your cover to end when you think you would no longer need the benefits. This should be no later than your planned retirement date.

### Medical and other details we may need

- Your application will include questions about your medical history, finances and other personal circumstances. We may ask you to have a medical examination at our expense.
- We may need access to your medical records to consider a claim.

### How flexible is it?

This section deals with choices you can make once your cover has started.

### Regular review of your cover

- You should consider how prices and your earnings have changed since you last reviewed your cover.

- Please contact us if you wish to increase your cover to keep up with your earnings. The increase will be subject to a fresh reassessment of your health, occupation and pastimes. Your payments to us will increase.

#### Switching between income benefit and pension contribution protection benefit

- You can switch from one benefit to the other, or alter the levels of benefit between the two, when you are not incapacitated. The new total benefit must not be higher than the original total benefit.

#### Suspending your cover

- If you stop full-time employment, our career break option allows you to replace your income protection cover with houseperson's cover. You can keep this going up to the end of the cover term you chose. Or you can restore, within five years, the income protection cover. We don't ask for further evidence of health, occupation or pastimes. *Please see section H15 of the plan conditions for more details.*

#### Change of occupation

- You don't need to tell us if you change your occupation after the plan starts.

### When will the income protection cover pay out?

#### When to claim

- If you're unable to work because of illness or accidental injury resulting in a loss of earnings. You should be under regular medical care and supervision suitable to your condition.

#### The deadline for claiming

- Tell us as soon as possible, but always within 4 weeks of becoming incapacitated (within 2 weeks of incapacity if the deferred period is 4 weeks).

#### The extent of incapacity

- You must be totally unable because of illness or accidental injury to carry out the main and substantial duties of your occupation or occupations at the start of incapacity. Main and substantial duties are the essential duties of an occupation that take a significant part of a person's time and that neither they nor an employer can reasonably omit or adjust. When deciding if you're able to perform your occupation, we look at the standard duties for your occupation type rather than the particular duties for your own specific job.

#### How we assess your claim

- We'll look at the duties of your occupation or occupations, your ability to do them and whether adjustments can be made to help you do them. You'll qualify for the benefit if you're unable to perform the main and substantial duties of your occupation or occupations and are not doing any work.
- Please note availability of work isn't a factor in deciding whether you're able to perform your occupation.

#### How long the benefits are paid

- We'll pay your benefits until the first of the following:
  - you recover and are no longer incapacitated
  - your income is no longer less than the maximum income benefit
  - the cover term ends
  - you die.

#### Claiming again after returning to work

- There is no limit to the number of claims you can make. You must restart payments when you return to work to keep your cover going.
- If we've paid your benefit and you claim again from the same cause within 52 weeks of returning to work, the deferred period won't apply.

#### Returning to part-time or less well-paid work

(applies to income protection benefit only)

- As well as the money you earn we may pay you a lower benefit, which takes account of your lost earnings, to help you back into the workplace.
- If you're unable to perform your normal occupation, but take up a new, less well-paid occupation, we'll pay a lower benefit.
- In both cases we'll increase your 'pre-incapacity earnings' in line with inflation when calculating the lower benefit we pay. We calculate this by reference to the drop in your income.

#### How the benefits are paid

- We'll pay the benefit monthly starting one month after the end of the deferred period.

#### Payments when claiming

- You should carry on your payments throughout the deferred period and until we accept your claim. You can stop your payments while we're paying benefits, other than hospitalisation benefit.

### Other income which may reduce the benefit we pay

- We'll reduce your income benefit if any of the following, net of any income tax, take you over the maximum benefit allowed:
  - continuing payments from any employment, such as sick pay or self-employment
  - pension payments, unless you were receiving them before you took out your cover
  - other insurance payments, if they arise because of your incapacity and either result in regular payments to you or make regular payments you normally make, such as insurance payments, mortgage payments or credit repayments
  - payments made under your unemployment cover, if they arise from incapacity
  - State benefits arising from incapacity, including incapacity benefit, income support or other means-tested benefits. We'll ignore any amounts relating to dependants and disability living allowance.

If we reduce your benefit, we won't refund any of your payments.

We explain the term 'maximum benefit allowed' in 'The earnings on which to base your cover' on page 12.

- We won't reduce your benefit because you receive investment income (except for dividends as described in 'The earnings on which to base your cover' section on page 12).

### What will stop the income protection cover paying out?

- We may not pay a claim, or may extend the deferred period before we pay a claim, if you don't tell us within 4 weeks of becoming incapacitated (within 2 weeks of incapacity if the deferred period is 4 weeks). We won't pay a claim if you make any untrue statement or withhold information. *Please see section H16 of the plan conditions for more details.*
- We won't 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 the schedule we issue with your plan documents.

- We will limit the period for which we pay benefit if, when you claim, you are not living in the UK or any of the following places:

Andorra, Australia, Austria, Belgium, Canada, Channel Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, the USA and the Vatican State.

The limit is 26 weeks in any 52 week period with a maximum total of 52 weeks. *Please see section H20 of the plan conditions for more details.*

- We can only pay the pension contribution protection benefit if you're eligible to make a pension contribution under HM Revenue & Customs residency rules.
- You cannot claim just because you become unemployed:
  - if incapacity occurs while you're not in full-time employment we'll pay houseperson's benefit if you're unable to carry out certain basic tasks. This benefit will be £300 a week or your income benefit under this cover, whichever is the lower. *Please see houseperson's cover on page 15 for more details*
  - if you wish, you can select the career break option. *Please see 'Suspending your cover' on page 13 for more details.*

### What other features are there?

- **Hospitalisation benefit.** We include this benefit free of charge. We'll pay it if you're confined to hospital for 8 or more days during the deferred period. We won't pay it if the cause of the claim arises from a mental or some nervous disorders. You must carry on your payments during a claim for this benefit. *Please see section H9 of the plan conditions for full details of when this is payable and how we calculate it.*
- **Career break option.** We include this free of charge. *Please see 'Suspending your cover' on page 13 for more details.*

### What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.

- The minimum payment for income protection cover is £10 a month or £112 a year. If you take out pension contribution protection benefit separately the minimum payment for that is £5 a month or £56 a year.

## 5. Houseperson's Cover

### Questions and answers

#### What is houseperson's cover?

- It can pay you a regular income benefit, called houseperson's benefit, to cover the cost of childcare, invalid care or household help if illness or accidental injury mean:
  - you're unable to carry out certain basic tasks (*which we show in 'The extent of incapacity' section on page 16*), or
  - you're confined to a home or hospital, or unable to cook, do light housework and dress yourself, or
  - you're shown to be suffering an uncontrollable psychotic or mental illness.
- It can pay a regular pension contribution protection benefit in the same circumstances so you can carry on paying to:
  - a Friends Provident personal pension or stakeholder pension plan and, if you wish,
  - to a personal or stakeholder pension plan with up to two other pension providers.
- You select the features to make sure the cover is right for you.
- You decide:
  - how much income benefit you need
  - how much pension contribution protection benefit you need
  - how soon it should start
  - how long the cover should last.
- We provide cover until the end of the cover term, no matter how many claims you make.
- You tell us when illness or accidental injury means you cannot carry out certain basic tasks or are confined to a home or hospital or are unable to cook, do light housework and dress yourself or are suffering an

uncontrollable psychotic or mental illness. *Please see section H3 of the plan conditions for more details.*

- We pay a monthly income for as long as the claim is valid.

#### What choices do I have when setting it up?

This section helps you select the cover's features so you can set it up to meet your needs.

#### The amount of income benefit or pension contribution protection benefit that can be paid

- You choose how much benefit you'll need.
- The maximum income benefit we'll pay is £300 a week.
- The maximum pension contribution protection benefit we'll pay is the maximum pension contribution the HM Revenue & Customs allow.

*Please also see the 'Other income which may reduce the benefit we pay' on page 17.*

#### When income benefit or pension contribution protection benefit payments start

- There will be a period when you're first incapacitated for which we don't pay benefit. We call this the 'deferred period'. You can choose between 4, 13, 26 and 52 weeks. The longer the deferred period, the cheaper your cover will be.
- Your choice should allow for how long you're prepared to live on your savings or any other income.

#### How long the benefits can be paid

- Until the first of these events:
  - you're no longer incapacitated
  - the cover term ends
  - you die.

#### How long the cover should last

- You choose for your cover to end when you think you would no longer need the benefits.

#### Medical and other details we may need

- Your application will include questions about your medical history, finances and other personal circumstances. We may ask you to have a medical examination at our expense.

- We may need access to your medical records to consider a claim.

### How flexible is it?

This section deals with choices you can make once your cover has started.

#### Regular review of your cover

- You should consider how prices have changed since you last reviewed your cover.
- Please contact us if you wish to increase your cover to keep up with the costs of childcare, invalid care or household help. The increase will be subject to a fresh reassessment of your health and pastimes. Your payments to us will increase.

#### Suspending your cover

- You cannot suspend your cover.

#### Switching between income benefit and pension contribution protection benefit

- You can switch from one benefit to the other, or alter the levels of benefit between the two, when you are not incapacitated. The new total benefit must not be higher than the original total benefit.

### When will the houseperson's cover pay out?

#### When to claim

- When illness or accidental injury means you're:
  - unable to carry out certain basic tasks, or
  - confined to a home or hospital or unable to cook, do light housework and dress yourself, or
  - suffering an uncontrollable psychotic or mental illness.
- You should be under regular medical care and supervision suitable to your condition.

#### The deadline for claiming

- Tell us as soon as possible, but always within 4 weeks of becoming incapacitated (within 2 weeks of incapacity if the deferred period is 4 weeks).

### The extent of incapacity

- You must, because of illness or accidental injury, be:
  - unable, even with the use of suitable aids, to carry out at least 2 out of the 5 basic tasks shown below, or
  - confined to a home or hospital or unable to cook, do light housework and dress yourself, or
  - suffering a psychotic or well-defined mental illness which is medically uncontrollable despite treatment by a Consultant Psychiatrist.
- The 5 basic tasks are:
  - 1 Walking – being able to walk 200 metres on a level surface without severe discomfort or having to stop.
  - 2 Bending – being able a) to bend or kneel to pick something up from the floor and then straighten up, and b) to get into or out of a standard saloon car
  - 3 Communicating – being able to answer the telephone and take a message
  - 4 Reading – having good enough eyesight to read a daily newspaper
  - 5 Writing – having the physical ability to write legibly using a pen or pencil.

#### How we assess your claim

- We'll look at the extent of your incapacity as set out above.

#### How long the benefits are paid

- We'll pay your benefit until the first of the following:
  - you recover and are no longer incapacitated
  - the cover term ends
  - you die.

#### Claiming again after your recovery

- There is no limit to the number of claims you can make. You must restart payments on your recovery to keep your cover going.
- If we've paid your benefit and you claim again from the same cause within 52 weeks of your recovery, the deferred period won't apply.

### How the benefits are paid

- Benefits are payable monthly, starting one month after the end of the deferred period.

### Payments when claiming

- You should carry on your payments throughout the deferred period and until we accept your claim. You can stop your payments while we're paying benefits, other than hospitalisation benefit.

### Other income which may reduce the benefit we pay

- We'll reduce your income benefit if any of the following, net of any income tax, take you over the maximum £300 a week benefit allowed:
  - pension payments, unless you were receiving them before you took out your cover
  - other insurance payments, if they arise because of your incapacity and either result in regular payments to you or make regular payments you normally make, such as insurance payments, mortgage payments or credit repayments
  - payments made under your unemployment cover, if they arise from incapacity.

If we reduce your benefit, we won't refund any of your payments.

### What will stop the houseperson's cover paying out?

- We may not pay a claim, or may extend the deferred period before we pay a claim, if you don't tell us within 4 weeks of becoming incapacitated (within 2 weeks of incapacity if the deferred period is 4 weeks). We won't pay a claim if you make any untrue statement or withhold information. *Please see section H16 of the plan conditions for more details.*
- We won't 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 the schedule we issue with your plan documents.
- We will limit the period for which we pay benefit if, when you claim, you are not living in the UK or any of the following places:

Andorra, Australia, Austria, Belgium, Canada, Channel Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, the USA and the Vatican State.

The limit is 26 weeks in any 52 week period with a maximum total of 52 weeks. *Please see section H20 of the plan conditions for more details.*

- We can only pay the pension contribution protection benefit if you're eligible to make a pension contribution under HM Revenue & Customs residency rules.

### What other features are there?

- **Hospitalisation benefit.** We include this benefit free of charge. We'll pay it if you're confined to hospital for 8 or more days during the deferred period. We won't pay it if the cause of a claim arises from a mental or some nervous disorders. You must carry on your payments during a claim for this benefit. *Please see section H9 of the plan conditions for full details of when this is payable and how we calculate it.*

### What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The minimum payment for houseperson's cover is £10 a month or £112 a year. If you take out pension contribution protection benefit separately the minimum payment for that is £5 a month or £56 a year.

## 6. Unemployment Cover

### Questions and answers

#### What is unemployment cover?

- It pays you a regular tax-free income to cover the cost of your mortgage payments if you become involuntarily unemployed.
- A separate company, Financial Insurance Company Limited (FICL), provides this cover and will pay any benefits. While the cover is in force Friends Provident will deal with any questions you have. *Please see the 'How to Contact Us' section on page 19 for their contact details.*

#### What choices do I have when setting it up?

#### The amount of benefit that can be paid

- You choose how much benefit you'll need. It can cover payments to your lender and other 'insured payments', for example payments to this plan or for buildings and contents insurance. *Please see 'What benefit is payable?' on page 18 for more information*

### How long the benefits can be paid

- FICL can pay the income for a maximum of 12 months.

### How long the cover should last

- The cover can be for any number of years from 5 onwards, as long as you are under 65 at the end. It should match the outstanding term of your mortgage.
- FICL provides cover until the end of the cover term, or until you permanently retire, whichever is the earlier, no matter how many claims you make.

### Who can apply

- To apply you must:
  - live in the UK, and
  - be actively working in paid employment in the UK for at least 16 hours or more a week and not currently be off work ill (this includes if you're self-employed), and
  - be paying the correct class of National Insurance contributions when you apply, and
  - either be applying for a residential mortgage or have a residential mortgage already which has no overdue payments.

### How you can set it up

- If the mortgage is in your name only, or if you're the only person named who's eligible for this cover, you can set it up in your name.
- If the mortgage is in your joint names, you have a choice of:
  - taking out cover on the main wage earner only, or
  - taking out cover in each name for the part of the mortgage you're contributing to, or
  - taking out cover in each name for the full mortgage (if you're both unemployed at the same time FICL will then pay the full amount to each of you).

### When will the unemployment cover pay out?

#### When to claim

- If you're employed: when you become involuntarily unemployed and are receiving the correct amount of National Insurance credits because of unemployment.

- If you're self-employed: when you become unemployed because your business involuntarily stops trading or is dissolved and you are receiving the correct amount of National Insurance credits because of unemployment.

#### The deadline for claiming

- Tell us as soon as possible, but always within 120 days of becoming unemployed.

#### When benefit payments start

- FICL will make the first payment 31 days after you become involuntarily unemployed. FICL will pay it at 30-day intervals after that.

#### How long the benefit is paid

- FICL will pay your benefit until the first of the following:
  - you return to work
  - you have received 12 monthly benefit payments for any one claim
  - you permanently retire
  - the cover term ends
  - you die.

#### What benefit is payable?

- FICL will pay the lowest of:
  - the monthly benefit you choose
  - the monthly repayment to your lender plus other 'insured payments' up to a maximum of £1,500 a month
  - the monthly repayment to your lender (if this is over £1,500 a month).
- Other 'insured payments' include:
  - your payments to an investment which you intend using to help repay your mortgage, for example an endowment policy or an Individual Savings Account (ISA), but not any pension plan
  - your payments to this plan
  - your payments for household insurance.

## Payments when claiming

- You'll still have to make your payments for this cover when claiming but the benefit FICL pay you will include an extra amount to cover these.

## What will stop the unemployment cover paying out?

- FICL won't pay a claim if:
  - you are unemployed for less than 30 days
  - at the start of the cover you knew you may become unemployed
  - you were not in continuous work, including self-employment, for 6 months before a claim
  - you become unemployed, or you're told of your employment ending, within 90 days of the start of the cover and you arranged the cover after the completion date of your mortgage
  - your work is seasonal or unemployment is a regular feature of your work
  - you resign or become voluntarily redundant
  - you become unemployed because of your misconduct or involvement in a strike.


*Please see part M of the plan conditions for full details of the exclusions that apply.*

## What will my payments be?

- Your illustration will show the payments you need to make for each type of cover you choose.
- The minimum payment for unemployment cover is £5 a month.

## How to contact us

- Remember your financial adviser will normally be your first point of contact.
- If you have any questions, you can phone us, send a fax or e-mail, or write to us.

 Call us on **0870 607 1352** at the following times:  
Monday to Friday between 8am and 8pm  
Saturday between 9am and 1pm.

We may record calls to improve our service.

 Fax us on **0870 531 4151**

 e-mail us at  
**customer.services@friendsprovident.co.uk**

 Write to us at **Friends Provident, PO Box 1550, Salisbury SP1 2TW**

- To add new types of cover or to change your cover levels, please write to us at the above address.
- To make a claim, please call **0870 607 1352** and ask to speak to our Claims Department. Or write to: **The Claims Department, Friends Provident, PO Box 1550, Salisbury SP1 2TW**. We'll send a claim form for completion and return. This will detail our requirements. For a life cover claim we'll always need the death certificate.
- For queries about Unemployment Cover, please contact the Company Secretary at Financial Insurance Company, Building 11, Chiswick Park, Chiswick High Road, London W4 5XR (Telephone 0870 400 4762).

## Other information

### How to complain

- Please write to our Customer Relations Manager at Friends Provident, PO Box 1550, Salisbury SP1 2TW.
- If you're not satisfied with our response you can contact:

**Financial Ombudsman Service (FOS),  
South Quay Plaza, 183 Marsh Wall,  
London E14 9SR  
Telephone 0845 080 1800  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

- Making a complaint won't affect your legal rights.
- For complaints about Unemployment Cover, please contact the Company Secretary at Financial Insurance Company Limited at the address given in the 'How to Contact Us' section on page 19. If you're not satisfied with their response, you can contact the Financial Ombudsman Service.

### Terms and conditions

- This leaflet sets out the main points about the Select Protection Plan. It doesn't include all the definitions, exclusions, terms and conditions.
- If you would like a copy of the full terms and conditions, please ask your financial adviser or contact us direct.
- We have the right to change some of the terms and conditions. We'll write and explain if this happens.

- This leaflet complies with the ABI (Association of British Insurers) statements of best practice for critical illness cover and income protection cover. The ABI Guide to Critical Illness gives general information about critical illness cover. If you would like a copy, please let us know or write to:

**ABI, 51 Gresham Street, London EC2V 7HQ**

### Law

- The law of England and Wales will apply unless your plan documents show otherwise.

### Language

- Our plan documents and terms and conditions are in English and all our communications with you will be in English.

### Compensation

- If a financial adviser recommends this plan, you have a legal right to compensation if the Financial Ombudsman Service decides it wasn't suitable for your needs at the time.
- You may qualify for compensation from the Financial Services Compensation Scheme if we become unable to pay claims against us because of financial difficulties. It'll depend on the nature of the business and the circumstances of the claim. The scheme covers most insurance contracts for 100% of the first £2,000 and 90% of the rest of the claim. You can get further information from the Financial Services Authority or from the Financial Services Compensation Scheme.

### About Friends Provident

- Friends Provident Life Assurance Limited's main business is providing life assurance and protection products. It's entered on the FSA Register, number 110413.

Friends Provident Life Assurance Limited

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA  
Incorporated company limited by shares and registered in England number 782698  
Authorised and regulated by the Financial Services Authority

[www.friendsprovident.com](http://www.friendsprovident.com) Telephone 0870 608 3678

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**FRIENDS PROVIDENT**