

# International Protector

## PROVIDE FINANCIAL SUPPORT

If the worst should happen, leave behind a cash sum that can:

- cover individual or joint lives for one regular monthly or annual premium
- pay off a mortgage
- compensate your business or beneficiaries, or
- cover estate duties

## OTHER FEATURES AND BENEFITS

Feature	Benefit
Single Life and Joint Life plans available	Cover individual or joint lives for one regular monthly or annual premium
Premiums from as little as £10/€15/US\$17.50 per month	Peace of mind at an affordable price
Guaranteed premium and sum assured	Your premium and sum assured are guaranteed not to change throughout the term
You can arrange your plan in one of three currencies	Choose your plan currency from sterling, euro or US dollars so you don't have to suffer exchange rate fluctuations
Terminal Illness is automatically included for terms of three years or more	Early payment of benefit when you and your family need it most
Optional Total and Permanent Disability benefit	Early payment of benefit if you become totally and permanently disabled before your 65th birthday
Plan terms from one to 35 years	Arrange your plan for a term that suits your needs

**To apply for International Protector, please complete the enclosed application form and send it to us, via your Insurance Broker.**



# INTERNATIONAL PROTECTOR

## KEY FACTS

### WHAT IS INTERNATIONAL PROTECTOR?

- International Protector is a Level Term Assurance product.
- Term Assurance is designed to provide high value, low cost life cover throughout a specified term.
- As it does not provide any savings or investment potential it is normally the cheapest method of providing life cover.

### ITS AIMS

- To provide a guaranteed cash sum in the event of death within a specified period chosen by you.
- To provide a cash sum equal to the guaranteed life cover if a life assured develops a terminal illness.

### HOW DOES THE POLICY WORK?

- The person setting up the Policy must be aged 18 or over. If you set it up on someone else's life they must be aged 18 or over.
- You simply choose how much cover you need. It can be for any term in years from five (one if premiums are paid annually) to a maximum of 35, provided you are aged under 80 (or under age 65 if the Policy includes Total and Permanent Disability Benefit) at the end.
- Terminal Illness Benefit is included free of charge on Policies for terms of three years or more.
- At the end of the term, the Policy ceases without value and no further premiums are payable.

### DEATH BENEFIT

- On death during the Policy term, Friends Provident International Limited will pay out the guaranteed life cover. The Policy will then end.
- The guaranteed life cover will be payable as a cash sum.
- Each Policy can be set up jointly with someone else. This is on a first death basis, so that the life cover is paid out and the Policy ends if one of the lives assured dies during the term.

### TERMINAL ILLNESS BENEFIT

- If the Policy term is three years or more it will automatically include a Terminal Illness Benefit. Upon receipt of satisfactory evidence this pays out an amount equal to the guaranteed life cover if a life assured has a maximum of 12 months to live. The Policy will then end.
- The diagnosis must be made 18 months before the end of the term of the Policy.

### WHAT OTHER BENEFIT CAN I CHOOSE? – TOTAL AND PERMANENT DISABILITY BENEFIT

#### WHAT IS TOTAL AND PERMANENT DISABILITY BENEFIT?

- You can select this Benefit at application for any life assured under age 55.
- It pays a cash sum if, during the cover term and before your 65th birthday, you become totally and permanently unable, because of physical illness or injury, to perform or do any occupation or work that is of a remunerative nature.
- If we pay the cash sum, for either life assured, the Policy will end.

### RISK FACTORS

- If you stop paying the premiums the cover will cease.
- The Policy will never have a cash-in value.
- We don't cover some causes of claims. Please see 'What Will Stop The Policy Paying Out?' on page 3.

## YOUR COMMITMENT

- You agree to pay a fixed regular monthly or annual premium throughout the Policy term.
- You agree to provide us with all the information we ask for when applying for your Policy. You must also tell us if there is any change in your health, family history, occupation or country of residence, or if you take up any hazardous pastimes, between signing the application and when your Policy starts. If you do not we may not pay out.

## PAYMENTS

- Your illustration will indicate the payments you need to make for your chosen amount of cover.
- Your payments will depend on:
  - how much cover you need
  - how long you want it to last
  - your age, sex and whether you smoke or not
  - your health and lifestyle as assessed by our underwriters
  - whether you select Total and Permanent Disability Benefit.
- Payment methods and minimum premium amounts are shown in the table 'product details at a glance'.

## PAYMENT METHODS

- Monthly and annual premiums must be paid by Banker's Standing Order or Credit Card. Premiums must be paid in the same currency as the policy.
- If a premium is not paid within one calendar month, the Policy will lapse at the end of that period.
- The Policy provides protection only and will therefore not acquire a cash-in value at any time.

## WHAT IF I CANCEL THE POLICY?

- You can stop your Policy at any time. However you will not get back any of the premiums paid or any cash-in value.

## WHAT WILL STOP THE POLICY PAYING OUT?

- There will be no liability under the Policy and the Policy will not pay out if a claim is directly or indirectly attributable 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 Date Risk Assumed or subsequent reinstatement of the Policy
  - biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon, if any of these events occur in any of the following: Algeria, Bahrain, Egypt, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, UAE, Yemen.
- Friends Provident International will not pay Total and Permanent Disability Benefit if, in addition to the exclusions listed above, a claim is directly or indirectly attributable to any of the following:
  - intentional self-inflicted injury
  - Mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome
  - the Life Assured taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner
  - the Life Assured carrying a Human immunodeficiency type virus or antibodies to such a virus.

## HOW TO CONTACT US FOR QUERIES

- Remember your insurance broker will normally be your first point of contact.
- If you have any questions, you can telephone us, send a fax or e-mail, or write to us.
  - Call us on +44 (0)1722 311611, Monday to Friday, between 6.00am and 5.30pm. We may record calls to improve our service.
  - Fax us on +44 (0)1722 332005.
  - E-mail us at [fp.int@friendsprovident.co.uk](mailto:fp.int@friendsprovident.co.uk)
  - Write to us at Friends Provident International Limited, UK House, Castle Street, Salisbury, Wilts SP1 3SH, England.

## HOW TO CONTACT US TO MAKE A CLAIM

- Remember your insurance broker will normally be your first point of contact.
- To make a claim, please call +44 (0)870 607 1352 and ask to speak to our Claims Department. Or write to: The Claims Department, Friends Provident International Limited, PO Box 1550, Salisbury SP1 2TW, England.

## INFORMING US OF A CLAIM

- The person making the claim should let us know promptly.
- We may need to see the Life Assured's medical records in the event of a claim on the Policy.
- We may require the Life Assured to undergo medical examination(s) or testing in the event of a claim for Terminal Illness Benefit or Total and Permanent Disability Benefit.

## TAX

- Any personal tax liability will depend on your country of residence and your personal circumstances. The information given in this brochure is based on Friends Provident International Limited's understanding of current Isle of Man law and taxation practice, which may change in the future. No liability can be accepted for any personal tax consequences or for future tax or legislative changes.

## COMPLAINTS

- Should you wish to make a complaint, please write to our Customer Relations Manager at Friends Provident International Limited, UK House, Castle Street, Salisbury, Wilts SP1 3SH, England.
- Complaints we cannot settle may be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

## COMPENSATION

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

## GOVERNING LAW

- Each policy is governed by the law of the Isle of Man. However, if you effected this Policy whilst resident in the United Arab Emirates all disputes regarding the Policy will be subject to the non-exclusive jurisdiction of the courts of United Arab Emirates.

## TERMS AND CONDITIONS

- This leaflet sets out the main points about the Policy. It does not include all the definitions, exclusions, terms and conditions.
- A copy of the full terms and conditions is contained within your International Protector pack. Alternatively, please ask your insurance broker or contact us directly. You may also view the full terms and conditions on our website [www.fpinternational.com](http://www.fpinternational.com).

## PRODUCT DETAILS AT A GLANCE

Type of Policy	International Protector is a level term assurance Policy that provides a benefit payable on death within a specified period. The Policy is available on a single life or joint life first death basis. The sum assured and premiums are guaranteed not to change once the Policy is set up.
Currency	The Policy allows the sum assured and premiums to be paid in a choice of <ul style="list-style-type: none"> <li>• sterling</li> <li>• euro and</li> <li>• US dollars.</li> </ul> Benefits will be paid in the same currency in which premiums have been received.
Age at entry	Minimum: 18 attained Maximum: 65 next birthday (55 next birthday if Total and Permanent Disability Benefit selected) For joint life Policies both lives must satisfy these age limits.
Term of Policy	Minimum: 5 years for monthly premiums 1 year for annual premiums Maximum: 35 years (or to age 80 next birthday) If applicable, Total and Permanent Disability Benefit will cease on the life assured's 65th birthday.
Premiums	Minimum: £10.00 / €15.00 / US\$17.50 per month £100.00 / €150.00 / US\$175.00 per annum Frequency: Annually, or monthly for terms of five years or more.
Payment Methods	Premiums can be paid by Banker's Standing Order or Credit Card. The bank account must be in the same currency as the policy.
Sum assured	Minimum: £10,000 / €15,000 / US\$17,500
Benefits	<p><b>Life Cover</b></p> <p>The death benefit will be paid as a lump sum. If the Policy is on a Joint Life basis, the benefit will be payable on the first death.</p> <p><b>Terminal Illness Benefit</b></p> <p>A sum equal to the life cover will be paid when a life assured is terminally ill. This must be at least 18 months before the end of the term. Available on Policies with a term of three years or more.</p> <p><b>Optional Total and Permanent Disability Benefit</b></p> <p>If included in your Policy, this will pay a lump sum if, during the cover term and before your 65th birthday, we get evidence that you become totally and permanently unable, because of physical illness or injury, to perform or do any occupation or work that is of a remunerative nature. Maximum sum assured for life cover with Total Permanent Disability Benefit: GBP1,125,000</p>
Exclusions	<p>The Policy will not pay out if a claim is directly or indirectly attributable to:</p> <ul style="list-style-type: none"> <li>– 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</li> <li>– any breach of criminal law by the Policyholder or a Life Assured</li> <li>– a Life Assured's suicide or attempted suicide, whether sane or insane, within the first two years of the Date Risk Assumed or subsequent reinstatement of the Policy</li> <li>– biological, chemical or nuclear explosion, pollution, contamination and/or fire following thereon, if any of these events occur in any of the following: Algeria, Bahrain, Egypt, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, UAE, Yemen.</li> </ul> <p>Friends Provident International will not pay Total and Permanent Disability Benefit if, in addition to the exclusions listed above, a claim is directly or indirectly attributable to any of the following:</p> <ul style="list-style-type: none"> <li>– intentional self-inflicted injury</li> <li>– Mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome</li> <li>– the Life Assured taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner</li> <li>– the Life Assured carrying a Human immunodeficiency type virus or antibodies to such a virus.</li> </ul>

Friends Provident International Limited  
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Telephone: + 44 1624 821212 Facsimile: +44 1624 824405  
Incorporated company limited by shares. Registered in the Isle of Man No 11494  
Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the  
Financial Services Authority for the conduct of investment business in the UK.  
Provider of life assurance and investment products.

**United Arab Emirates**

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Registered in the United Arab Emirates as an insurance company (Registration No.76) and as a foreign  
company (Registration No. 2013).  
Authorised by the United Arab Emirates Ministry of Economy to conduct life insurance and savings business.

**The rules and regulations made by the Financial Services Authority for the protection of  
investors will not normally apply to persons resident outside the United Kingdom.**

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

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