



POLICY CONDITIONS

MIDDLE EAST

International Protector

Not for use in Hong Kong or Asia



FRIENDS PROVIDENT
INTERNATIONAL

INTERNATIONAL PROTECTOR

POLICY CONDITIONS

International Protector is a level term assurance product, providing Life Cover and Terminal Illness Benefit during a specified term. If selected, International Protector also provides Total and Permanent Disability Benefit. The plan has no surrender value and at the end of the plan term, the cover will cease and no amount will be payable. Each Policy issued by Friends Provident International Limited ('the Company') is based on an application by the Policyholder named in the Policy Schedule.

The Policy Conditions, the Policy Schedule and any Endorsements issued by us shall be deemed to be incorporated into the Policy.

Signed for and on behalf of Friends Provident International Limited



Jonathan Hall
Director



Charles Fargher
Director

IMPORTANT

This Policy should be examined to see that it is in the exact form that you require.

It should be kept in a safe place, as a duplicate cannot be issued.

The Policy sets out the contract at its commencement. Alterations to it may not be shown.
The current position may be obtained from Friends Provident International Limited.

Booklet reference GP47

Notices of assignment should be given at the Registered Office of Friends Provident International Limited at Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA.

The policy shall not be assignable by persons under the age of 18 and Friends Provident International Limited shall be under no obligation to take notice of any purported assignment by persons under the age of 18.

1 PAYMENT OF PREMIUMS

Premiums are payable as set out in the Policy Schedule. Annual premiums are due on the Effective Date and on the Renewal Date in each subsequent year. Monthly premiums are due at calendar monthly intervals commencing on the Effective Date and must be paid by Banker's Standing Order or Credit Card. One calendar month's grace is allowed for payment of premiums.

2 NON-PAYMENT OF PREMIUMS

If any premium is not paid as set out in Condition 1 then the Policy will immediately terminate without payment.

3 LIFE COVER

The Life Cover will be the Sum Assured as shown in the Policy Schedule and this Sum Assured will be payable in the circumstances there described, provided that the requirements of Condition 6 are satisfied and that none of the exclusions detailed in Condition 7 below apply. If there is more than one Life Assured named in the Policy Schedule, payment of the Life Cover will be made upon the first of the Lives Assured to die. The policy will cease upon the death of the Life Assured, or upon the death of the first of the lives assured to die where there is more than one Life Assured named in the Policy Schedule.

4 TERMINAL ILLNESS BENEFIT

(This benefit applies if the term (number of years from Effective Date to Expiry Date) of the Policy is three years or more.)

4.1 Definitions

For the purposes of this Condition:

4.1.1 'Life Assured' shall mean, if there is more than one Life Assured named in the Policy Schedule, the first of the Lives Assured to be diagnosed as contracting or suffering from a Terminal Illness.

4.1.2 'Terminal Illness' shall mean an advanced or rapidly progressing incurable illness where, in the agreed opinion of two independent medical Consultants and our Chief Medical Officer, the life expectancy is no greater than 12 months.

4.2 Benefit

Subject to Condition 6 below if after the Date Risk Assumed the Life Assured is first diagnosed as contracting or suffering from a Terminal Illness, such diagnosis being made at least 18 months before the Expiry Date shown in the Policy Schedule, an amount will be payable equal to the Basic Sum Assured as shown in the Policy Schedule provided that none of the exclusions detailed in Condition 7 below apply. In the event of payment the Policy will then cease. Payment of Terminal Illness Benefit will terminate the Policy and no other Benefit will be paid.

5 TOTAL AND PERMANENT DISABILITY BENEFIT

5.1 The Policy Schedule states which of the Lives Assured, if any, has Total and Permanent Disability Benefit.

5.2.1 'Life Assured' shall mean; if there is more than one Life Assured named in the Policy Schedule, the first of the Lives Assured to suffer Total and Permanent Disability.

5.2.2 'Total and Permanent Disability' shall mean; that the Life Assured, before the earlier of the expiry date shown in the Policy Schedule and the Policy anniversary following their 65th birthday, is totally and permanently, throughout the remainder of their lifetime and irrespective of when the insurance cover ends or the Life Assured retires from employment, because of physical illness or injury to perform or do any occupation or work that is of remunerative value or earns or produce wages, remuneration or profit. Friends Provident will first assess the Life Assured's Total and Permanent Disability after 183 days of continuous total disability.

5.3 Benefit

Provided that the requirements of Conditions 6 are satisfied and that none of the exclusions in Condition 7 applies, if after the Date Risk Assumed the Life Assured first suffers Total and Permanent Disability, an amount equal to the Sum Assured as shown on the Policy Schedule becomes payable. Payment of Total and Permanent Disability Benefit will terminate the Policy and no other Benefit will be paid.

6 CLAIMS AND NOTIFICATIONS

6.1 We will not be liable to make any payment under the Policy until we have received the Policy document and such proof as we may require of:

6.1.1 the happening of the event giving rise to the payment;

6.1.2 the title of the person claiming payment; and

6.1.3 the age(s) of the Life or Lives Assured.

6.2 Premiums must continue to be paid until Friends Provident International admits liability for any claim for Terminal Illness Benefit or Total and Permanent Disability Benefit.

6.3 Evidence of a claim required by us may include, but is not limited to:

- sight of a Life Assured's medical records
- a completed claim form
- medical report(s) from the doctor(s) of the Life Assured
- original death certificate
- police reports where appropriate to the circumstances of the death or disability

- post mortem/coroner's report
 - letter from the deceased's employer
 - for a Terminal Illness Benefit or a Total and Permanent Disability Benefit claim, examination(s) of the Life Assured by medical examiners appointed by Friends Provident International.
- 6.4 In order to assess a claim we reserve the right to ask the claimant to provide, at their own expense, more documents or evidence that we deem appropriate.
- 6.5 Payment of Total and Permanent Disability Benefit will also be subject to production, as often as Friends Provident International may require, of:
- evidence that the Life Assured is attending and receiving medical treatment from a medical practitioner whose speciality is appropriate to the Life Assured's condition as often as such a practitioner would reasonably recommend;
 - evidence by means of a blood test or other recognised process that the Life Assured is not carrying a Human Immunodeficiency type virus or antibodies to such a virus;
 - any other medical investigation considered appropriate by Friends Provident International's Chief Medical Officer.
- 6.6 If the Life Assured refuses to submit to such medical treatment or surgery as his medical advisors consider necessary, or if Friends Provident International is not satisfied that disablement is total, permanent and irreversible, then Friends Provident will have no liability in respect of Total and Permanent Disability Benefit.
- 6.7 If in connection with the happening or purported happening of any event connected to a claim under this Policy the Policyholder or the Life Assured makes an untrue statement or omits to disclose a material fact, the claim will be rejected and the Policy will immediately be void.
- 6.8 If a life cover claim is paid under the Policy by reason of death, interest is paid in respect of the period from the date of death to the date of payment. The amount will be calculated by reference to the period from the date of death to the date of payment by us. If a claim for Terminal Illness Benefit or Total and Permanent Disability Benefit is paid, interest is paid in respect of the period from the date that Friends Provident International receives all the evidence it requires in accordance with Condition 6 to the date of payment. The rate of interest allowed will be determined by us. Income tax will be deducted from any interest payment in accordance with prevailing legislation.
- 6.9 Any amount due under this Policy from us shall be payable to the Policyholder(s) or the survivor of the Policyholder(s), the legal personal representatives or assigns thereof.

7 EXCLUSIONS

7.1 All cover and benefits

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.**

7.2 Total and Permanent Disability Benefit

Friends Provident International will not pay Total and Disability Benefit if, in addition to the exclusions listed in Condition 7.1, 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.**

8 SURRENDER VALUE

This Policy does not acquire a Surrender Value.

9 GOVERNING LAW AND CURRENCY

- 9.1 The Policy shall be 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 the United Arab Emirates.
- 9.2 All benefits payable under the Policy are payable at Friends Provident International Limited's Registered Office.
- 9.3 Any sums paid as a result of a claim will be payable by us in the same currency in which premiums have been received.

10 CHANGED CIRCUMSTANCES

In the event of a change in the law or in the basis of taxation or statutory levy applicable to us or the Policy, then we reserve the right to alter the terms of the Policy in such a way as it deems appropriate.

11 GENERAL

11.1 Any instructions to be given to us are to be given in writing to Friends Provident International Limited, United Kingdom House, Castle Street, Salisbury, Wilts SP1 3SH, England together with any supporting documents, information or consents which we may require.

11.2 Mis-stated Age

11.2.1 If the age of a Life Assured is found at any time to have been understated, the benefits payable under the Policy will be adjusted to such amount as we consider would have been the amount available under the Policy had the correct age been given at outset assuming terms could have been offered.

11.2.2 If the age of a Life Assured is found to be overstated, we will refund (without interest) those premiums in excess of those which would have been payable if the age had been stated correctly.

11.3 Rights of Other Parties

11.3.1 Friends Provident International Limited and the Policyholder(s) are the parties to the contract.

11.3.2 Except where otherwise expressly stated in the Policy (including any endorsement to the Policy) it is not intended to benefit any other person, neither is it intended that any person has any direct or indirect contractual rights other than the parties to the contract.

Friends Provident International Limited
Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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

Friends Provident International Limited's branch office:
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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.**

FRIENDS® and 'the power of FRIENDS'® are registered trade marks of the Friends Provident Group
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