

Business Protection Plan

Policy conditions

Reference
PN61 12.09

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Important

Please contact us at the start of an illness to make sure that a future claim for critical illness and disability benefit or waiver of premium benefit is not delayed or refused.

We give more information in the following conditions:

- Condition 6.6 for critical illness and disability benefit.
- Condition 8.3 for waiver of premium benefit.

1 Introduction

1.1 About your Business Protection Plan policy

Your **policy** is a legal contract between you and Friends Provident Life Assurance Limited.

Insurance provides cover for events that occur by chance or accident. Your **policy** does not provide cover for events that you or a **life assured** deliberately bring about.

Please read your **policy conditions** and your **policy schedule** carefully. You should keep them in a safe place as they will be needed if you claim under your **policy**.

1.2 What 'you', 'your', 'we', 'us' and 'our' mean

You and your

The **policyholder**.

We, us and our

Friends Provident Life Assurance Limited.

1.3 General definitions we use in this document

Various expressions used in this document are in **bold**, the meanings for these are shown below.

Confirmation schedule

This is a document we send, in certain circumstances, to each person who answered our questions when your **policy** was applied for, showing the answers which that person gave us.

We will tell you whether a confirmation schedule or schedules will be issued when you apply for your **policy**.

Effective date

The date we show in your **policy schedule** from which **premiums** are payable. It may be before the **risk date**. We also use it to calculate when **policy years** begin and the **policy term** ends.

Expiry date

This is the latest date on which your **policy** can end. We work this out by adding the **policy term** to the **effective date**.

Full-time employment

This is where a **life assured** is in an occupation where they receive taxable earned income and in which they are actively engaged and normally work 16 or more hours a week on a regular basis.

Life assured

This is a person we show in your **policy schedule** whose life is covered by your **policy**.

Policy

The legal contract detailed in your **policy schedule** and these **policy conditions**.

Policy conditions

The general terms and conditions set out in this document.

Policyholder

This is the owner or owners of this **policy**. The Policyholder at the outset is the Applicant(s) shown in your **policy schedule** or trustees if your **policy** is written under trust.

Policy schedule

The document that makes the **policy conditions** personal to you and sets out the cover we provide, what it costs and how long it lasts.

Policy term

The number of years from the **effective date** until the **expiry date**.

Policy year

A year starting on the **effective date** or its anniversary.

Premium

The amount we show in your **policy schedule** that you must pay to us throughout the **policy term**.

Renewal dates

The dates we show in your **policy schedule** on which you must pay us the **premium**.

Risk date

The date we show in your **policy schedule** when your cover and benefits actually start.

Salisbury office

Friends Provident Life Assurance Limited
UK House
72-122 Castle Street
Salisbury
SP1 3SH

Sum assured

The cash sum we show in your **policy schedule** and we pay:

- on the death of a **life assured** after the **risk date** and before the **expiry date**; or
- on the diagnosis of a **life assured** having a terminal illness after the **risk date** and at least 18 months before the **expiry date**;

or, if your **policy** includes critical illness and disability benefit:

- when we either receive satisfactory evidence that a **life assured** is diagnosed with or suffers from a critical illness or disability after the **risk date** and before the **expiry date**; or
- when we receive satisfactory evidence that a **life assured** becomes permanently and totally disabled before age 60 after the **risk date** and before the **expiry date**;

subject to the **policy** terms and conditions.

2 Start and end of cover

2.1 Start of cover

2.1.1 Cover under your **policy** starts on the **risk date**.

2.2 End of cover

2.2.1 Life cover, critical illness and disability benefit and waiver of premium benefit end on the **expiry date**. Terminal illness benefit ends 18 months before the **expiry date**.

The permanent and total disability benefit for a **life assured** ends on the **expiry date** or the policy anniversary following their 60th birthday if earlier.

2.2.2 Cover will end earlier as follows:

- all cover ends immediately after a **life assured** dies;
- all cover ends immediately after we agree to pay a claim for terminal illness benefit;
- all cover ends immediately after we agree to pay a claim for critical illness and disability benefit or permanent and total disability benefit;
- all cover ends if you do not pay a **premium** (Condition 3.2.1);
- all cover ends if you stop your **policy** (Condition 11);
- all cover ends if we exercise our right to cancel your **policy** (Condition 13);
- all cover ends if we cancel your **policy** due to a mis-stated age (Condition 14.6.2).

3 Premiums

3.1 Payment of premiums

3.1.1 **Premiums** are payable as shown in your **policy schedule**. A **premium** must be paid on the **effective date** and on each **renewal date** after that. All **premiums** are payable throughout the **policy term** by direct debit.

3.2 Non-payment of premiums

3.2.1 If any **premium** stays unpaid 30 days after its due date the cover and benefits under your **policy** will end without payment.

3.2.2 If the cover ends for this reason, you can apply to us within the following 12 months to restart the cover. We will need satisfactory evidence of the **life assured's** state of health and any other factors affecting the insurance risk. We will write to tell you if we can restart cover. If we decide to offer the cover on different terms to those we originally offered, which may include an increase in **premiums**, we will need to receive your signed acceptance of those terms before we restart the cover.

To restart the cover, you must also pay all unpaid **premiums**.

4 Life cover

This benefit pays out a cash sum on the death of a **life assured** subject to the **policy** terms and conditions.

4.1 Definition which applies to this benefit

This definition applies for the purposes of Condition 4.

4.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means the first of them to die.

4.2 Benefit

4.2.1 Life cover is payable if the **life assured** dies:

- after the **risk date**; and
- on or before the **expiry date**;

as long as:

- the requirements of Condition 12 are met;
- we are not entitled to cancel your **policy** under Condition 13;
- we are not entitled to cancel your **policy** under Condition 14.6.2; and
- your **policy** has not ended for any other reason.

4.3 Level cover

4.3.1 If we show 'Life Cover – Level' or 'Life or Earlier Critical Illness Cover – Level' in your **policy schedule**, the amount of life cover is the **sum assured**.

4.4 Decreasing cover

4.4.1 If we show 'Life Cover – Decreasing' or 'Life or Earlier Critical Illness Cover – Decreasing' in your **policy schedule**, the amount of life cover is the **sum assured**. We describe how we work out the **sum assured** for a decreasing cover **policy** in Condition 15.

4.5 Claims and notifications

4.5.1 Evidence of a claim that we need may include:

- an original death certificate;
- a post mortem/coroner's report;
- a police report into the circumstances of the death where appropriate;
- medical report(s) from the deceased's doctor(s);
- the deceased's medical records.

4.6 Termination of policy

4.6.1 If we pay the **sum assured** your **policy** will end and no other benefit will be payable.

5 Terminal illness benefit

This benefit pays out a cash sum if a **life assured** is diagnosed with a terminal illness subject to the **policy** terms and conditions.

5.1 Definitions which apply to this benefit

These definitions apply for the purposes of Condition 5.

5.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** will mean the first of them to be diagnosed as contracting or suffering from a terminal illness.

5.1.2 Terminal illness means an advanced or rapidly progressing incurable illness where an attending medical Consultant and our Chief Medical Officer believe the **life assured's** life expectancy to be no greater than 12 months.

5.2 Benefit

5.2.1 Terminal illness benefit is payable if the **life assured** is first diagnosed with or is suffering from a terminal illness:

- after the **risk date**; and
- at least 18 months before the **expiry date**;

as long as:

- the requirements of Conditions 5.3 and 12 are met;
- we are not entitled to cancel your **policy** under Condition 13;
- we are not entitled to cancel your **policy** under Condition 14.6.2; and
- your **policy** has not ended for any other reason.

5.2.2 The amount of terminal illness benefit will be the **sum assured** payable if the **life assured** had died on the date we receive evidence satisfactory to us of the diagnosis of a terminal illness.

5.3 Claims and notifications

5.3.1 We will send you a claim form. We will only pay the benefit if and when we are satisfied that the claim is valid.

5.3.2 Evidence of a claim that we need may include:

- sight of the **life assured's** medical records;
- an examination of the **life assured** by a medical examiner we name;
- reports from the **life assured's** medical practitioners; and
- any other medical test or investigation of the **life assured** our Chief Medical Officer considers appropriate.

5.4 Termination of policy

5.4.1 If we pay the **sum assured** your **policy** will end and no other benefit will be payable.

6 Critical illness and disability benefit

This benefit applies only if your **policy schedule** says your **policy** includes it.

This benefit pays out a cash sum if a **life assured** is diagnosed with or is suffering from a critical illness or disability subject to the **policy** terms and conditions.

6.1 Definitions which apply to this benefit

These definitions apply for the purposes of Condition 6.

6.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means the first of them to be diagnosed with or suffering from a critical illness or disability.

6.1.2 Critical illness or disability means one of the conditions set out in Condition 6.5. We will not treat any other medical condition as a critical illness or disability.

6.1.3 In Condition 6.5 the following definitions will apply:

- Irreversible means cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the United Kingdom at the time of the claim.
- Occupation means a trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and the location and availability of work is not relevant.
- Permanent means expected to last throughout the **life assured's** life, not just until the cover ends or the **life assured** retires.
- Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the **life assured**. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- an abnormality seen on a brain or other scans without definite related clinical symptoms.
- neurological signs occurring without symptomatic abnormality for example brisk reflexes without other symptoms.
- symptoms of psychological or psychiatric origin.

6.2 Benefit

6.2.1 Critical illness and disability benefit is payable if the **life assured** is first diagnosed with or is suffering from a critical illness or disability:

- after the **risk date**; and
- before the **expiry date**;

as long as:

- the requirements of Conditions 6.6 and 12 are met;
- none of the exclusions in Condition 6.7 apply;
- we are not entitled to cancel your policy under Condition 13;
- we are not entitled to cancel your policy under Condition 14.6.2; and
- your **policy** has not ended for any other reason.

6.3 Level cover

6.3.1 If we show 'Life or Earlier Critical Illness Cover – Level' in your **policy schedule**, the amount of critical illness and disability benefit is the **sum assured**.

6.4 Decreasing cover

6.4.1 If we show 'Life or Earlier Critical Illness Cover – Decreasing' in your **policy schedule**, the amount of critical illness and disability benefit is the **sum assured**. We describe how we work out the **sum assured** for a decreasing **policy** in Condition 15.

6.4.2 The amount of critical illness and disability benefit under Condition 6.4 will be calculated on the date we receive satisfactory evidence of diagnosis of a critical illness or disability.

6.5 Schedule of critical illnesses and disabilities

Alzheimer's disease – resulting in permanent symptoms

A definite diagnosis of Alzheimer's disease by a Consultant Neurologist, Psychiatrist or Geriatrician.

There must be permanent clinical loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

Aorta graft surgery – for disease or traumatic injury

The undergoing of surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased or damaged aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches.

For the above definition, the following is not covered:

- any other surgical procedure, for example the insertion of stents or endovascular repair.

Aplastic anaemia – with permanent bone marrow failure

A definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- blood transfusion;
- marrow stimulating agents;
- immunosuppressive agents; or
- bone marrow transplant.

For the above definition, the following are not covered:

- other forms of anaemia.

Bacterial meningitis – resulting in permanent symptoms

A definite diagnosis of bacterial meningitis which results in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- other forms of meningitis, including viral meningitis.

Benign brain tumour – resulting in permanent symptoms

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- tumours in the pituitary gland; or
- angiomas.

Blindness – permanent and irreversible

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

Cancer – excluding less advanced cases

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- all cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - cancer in situ;
 - having borderline malignancy; or
 - having low malignant potential.

- all tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Cardiomyopathy – of specified severity

A definite diagnosis of cardiomyopathy by a Consultant Cardiologist which results in permanently impaired ventricular function such that the ejection fraction is 35% or less for at least 6 months when stabilised on therapy advised by the Consultant.

For the above definition, the following are not covered:

- all other forms of heart disease, heart enlargement and myocarditis; or
- Cardiomyopathy secondary to alcohol or drug abuse.

Coma – resulting in permanent symptoms

A state of unconsciousness with no reaction to external stimuli or internal needs which:

- requires the use of life support systems for a continuous period of at least 96 hours; and
- results in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following is not covered:

- Coma secondary to alcohol or drug abuse.

Coronary artery by-pass grafts – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Creutzfeldt-Jakob disease – resulting in permanent symptoms

A definite diagnosis of Creutzfeldt-Jakob disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function and loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

Deafness – permanent and irreversible

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Dementia – resulting in permanent symptoms

A definite diagnosis of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician.

There must be permanent clinical loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

Encephalitis – resulting in permanent symptoms

A definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

Heart attack – of specified severity

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- typical clinical symptoms (for example, characteristic chest pain);
- new characteristic electrocardiographic changes;
- the characteristic rise of cardiac enzymes or troponins recorded at the following levels or higher:
 - Troponin T > 1.0 ng/ml
 - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- other acute coronary syndromes including but not limited to angina.

Heart valve replacement or repair – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

HIV infection – caught in the United Kingdom from a blood transfusion, a physical assault or at work in an eligible occupation

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below;

after the **risk date** and satisfying all of the following:

- the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.

- where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- there must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- the incident causing infection must have occurred in the United Kingdom.

For the above definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or drug abuse.

Eligible occupations:

- a member of the medical or dental professions or emergency services;
- a prison officer;
- a pharmacist;
- a laboratory assistant or an employee in a medical facility.

Kidney failure – requiring dialysis

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

Liver failure – resulting from advanced liver disease

Liver failure due to cirrhosis and resulting in all of the following:

- permanent jaundice;
- ascites; and
- encephalopathy.

For the above definition, the following is not covered:

- liver disease secondary to alcohol or drug abuse.

Loss of hands or feet – permanent physical severance

Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.

Loss of speech – permanent and irreversible

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Major organ transplant

The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official United Kingdom waiting list for such a procedure.

For the above definition, the following is not covered:

- transplant of any other organs, parts of organs, tissues or cells.

Motor neurone disease – resulting in permanent symptoms

A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.

Multiple sclerosis – with persisting symptoms

A definite diagnosis of multiple sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.

Open heart surgery – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist, to correct a structural abnormality of the heart.

Paralysis of limbs – total and irreversible

Total and irreversible loss of muscle function to the whole of any two limbs.

Parkinson's disease – resulting in permanent symptoms

A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.

For the above definition, the following is not covered:

- Parkinson's disease secondary to drug abuse.

Primary pulmonary hypertension – of specified severity

A definite diagnosis of primary pulmonary hypertension by a Consultant Cardiologist resulting in clinical impairment of heart function which results in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity*.

For the above definition, the following is not covered:

- pulmonary hypertension secondary to any other known cause in other words not primary.

* NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

Progressive supra nuclear palsy – resulting in permanent symptoms

A definite diagnosis of progressive supra nuclear palsy by a Consultant Neurologist. There must be permanent clinical impairment of eye movements and motor function.

Respiratory failure – from advanced lung disease

Advanced stage emphysema or other chronic lung disease, resulting in all of the following:

- the need for regular oxygen treatment on a permanent basis; and
- the permanent impairment of lung function tests as follows;
forced vital capacity (FVC) and forced expiratory volume at 1 second (FEV1) being less than 50% of normal.

Stroke – resulting in permanent symptoms

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- transient ischaemic attack; or
- traumatic injury to brain tissue or blood vessels.

Systemic lupus erythematosus – with severe complications

A definite diagnosis by a Consultant Rheumatologist of systemic lupus erythematosus resulting in:

- permanent neurological deficit with persisting clinical symptoms; or
- the permanent impairment of kidney function tests as follows;
glomerular filtration rate (GFR) below 30 ml/min.

Third degree burns – covering 20% of the body's surface area

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 50% of the surface area of the face.

Traumatic head injury – resulting in permanent symptoms

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

6.6 Claims and notifications

6.6.1 You must tell us within three months of the diagnosis of a critical illness or disability. We will extend this period if we are satisfied the critical illness or disability prevents you from telling us.

6.6.2 We will send you a claim form. You must complete and return this to us within one month of its date of issue. We will only pay the benefit if and when we are satisfied that the claim is valid.

6.6.3 You must continue to pay us **premiums** until we tell you that we admit liability for the claim, unless **premiums** have been waived under Condition 8.

6.6.4 Evidence of a claim that we need may include:

- the **life assured** to be examined by one or more medical examiners we name;
- the **life assured's** medical records;
- medical reports from the **life assured's** doctor or any other medical practitioner; and
- any other medical tests or investigations of the **life assured** our Chief Medical Officer considers appropriate.

6.6.5 All diagnoses and medical opinions must be given by a medical specialist who:

- holds an appointment in a hospital in the United Kingdom;
- is accepted by our Chief Medical Officer; and
- whose speciality is appropriate to the cause of the claim.

6.7 Exclusions

6.7.1 You will have no right to benefit if a claim is directly or indirectly due to any of the following:

- alcohol or drug abuse (where the claim is for cardiomyopathy, coma or liver failure) as defined in Condition 10.1;
- drug abuse (where the claim is for Parkinson's disease) as defined in Condition 10.2;
- self-inflicted injury as defined in Condition 10.4; or
- war as defined in Condition 10.5.

6.8 Termination of policy

6.8.1 If we pay the **sum assured** your **policy** will end and no other benefit will be payable.

7 Permanent and total disability benefit

This benefit applies only if your **policy schedule** says your **policy** includes it.

This benefit pays out a cash sum if a **life assured** becomes permanently and totally disabled subject to the **policy** terms and conditions.

7.1 Definitions which apply to this benefit

These definitions apply for the purposes of Condition 7.

7.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means:

- if we state in your **policy schedule** that this benefit applies to only one of them, that person; or
- if we state in your **policy schedule** that this benefit applies to both of them, the first of them to become permanently and totally disabled.

7.1.2 If after the **risk date** and before the **expiry date** the **life assured** becomes permanently and totally disabled while in **full-time employment**, your **policy schedule** states whether the definition of permanently disabled will be defined in Condition 7.1.3 or Condition 7.1.4.

If after the **risk date** and before the **expiry date** the **life assured** becomes permanently and totally disabled whilst not in **full-time employment**, the definition in Condition 7.1.4 will always apply.

7.1.3 The **life assured** is permanently disabled if before the earlier of:

- the **expiry date**; and
- the **policy** anniversary following their 60th birthday;

they are permanently and totally unable throughout the remainder of their lifetime, no matter when cover ends or the **life assured** retires, because of illness or injury, other than a deliberately self-inflicted injury, to carry out the main and substantial duties of each and every one of the occupations in which they were engaged in the 12 months immediately before the date of disablement.

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 the **life assured** is able to perform the duties of their occupation, we look at the standard duties for the **life assured's** occupation type rather than the particular duties for their own specific job. Availability of work is not a factor in deciding whether the **life assured** is able to perform their occupation.

7.1.4 The **life assured** is permanently disabled if before the earlier of:

- the **expiry date**; and
- the **policy** anniversary following their 60th birthday;

they are either:

- permanently and totally unable, throughout the remainder of their lifetime, no matter when cover ends or the **life assured** retires, because of illness or injury, other than a deliberately self-inflicted injury, to perform three or more of the following five tests without the help of another person, but with the use of appropriate assistive or corrective aids or appliances:

- 1 Walking
Able to walk 200 metres on the flat without having to stop or suffering severe discomfort
- 2 Bending
Able to get into or out of a standard saloon car and able to bend or kneel to pick up something from the floor and straighten up
- 3 Communicating
Able to answer the telephone and take a message
- 4 Reading
Having the eyesight required to be able to read a daily newspaper
- 5 Writing
Having the physical ability to write legibly using a pen or pencil

OR

- shown to be suffering a psychotic or well-defined mental illness which is medically uncontrollable despite treatment by a Consultant Psychiatrist and which has no prospect whatsoever of improving at any time during their lifetime, no matter when the cover ends or the **life assured** retires.

7.2 Benefit

7.2.1 Permanent and total disability benefit is payable if the **life assured** first becomes permanently disabled:

- after the **risk date**;
- before the **expiry date**; and
- before the **policy** anniversary following the 60th birthday of the **life assured**;

as long as:

- the requirements of Conditions 7.3 and 12 are met;
- none of the exclusions in Condition 7.4 apply;
- we are not entitled to cancel your **policy** under Condition 13;
- we are not entitled to cancel your **policy** under Condition 14.6.2; and
- your **policy** has not ended for any other reason.

7.2.2 The amount of benefit will be the same as the **sum assured** that we would have paid if the **life assured** had been diagnosed with a critical illness or disability on the date that we receive satisfactory evidence of permanent and total disability.

7.3 Claims and Notifications

7.3.1 You must tell us within one month of the start of the disablement. We will extend this period if we are satisfied the disability prevents you from telling us.

7.3.2 We will send you a claim form. You must complete and return this to us within one month of its date of issue. We will only pay the benefit if and when we are satisfied that the claim is valid.

7.3.3 You must continue to pay your **premiums** until we tell you that we admit liability for the claim, or waive **premiums** under Condition 8.

- 7.3.4 Evidence of a claim that we need may include:
- evidence through examination of the **life assured**, by a medical examiner we name;
 - any other medical tests or investigations of the **life assured** our Chief Medical Officer considers appropriate;
 - the **life assured's** medical records;
 - evidence 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 from a blood test or other recognised process that the **life assured** is not carrying the Human Immunodeficiency Virus or antibodies to such a virus; and
 - evidence of employment and the duties of the **life assured's** employment.

7.3.5 If the **life assured** refuses to undergo medical treatment or surgery, which their medical advisers consider necessary, then we will not pay this benefit.

7.3.6 If we are not satisfied that the **life assured's** disablement is permanent, total and irreversible then we will not pay this benefit.

7.4 Exclusions

- 7.4.1 You will have no right to benefit if a claim is directly or indirectly due to any of the following:
- alcohol or drug abuse as defined in Condition 10.1;
 - HIV/AIDS as defined in Condition 10.3; or
 - war as defined in Condition 10.5.

7.5 Termination of policy

7.5.1 If we pay the **sum assured** the **policy** will end and no other benefit will be paid.

8 Waiver of premium benefit

This benefit applies only if your **policy schedule** says your **policy** includes it.

This benefit waives your payment of **premiums** during a period when a **life assured** has been incapacitated for more than six months subject to the **policy** terms and conditions.

8.1 Definitions which apply to this benefit

These definitions apply for the purposes of Condition 8.

- 8.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means:
- if we state in your **policy schedule** that this benefit applies to only one of them, that person; or
 - if we state in your **policy schedule** that this benefit applies to both of them, whichever of them is incapacitated.
- 8.1.2 If after the **risk date** and before the **expiry date** the **life assured** becomes incapacitated before their 65th birthday and while in **full-time employment**, your **policy schedule** states whether the definition of incapacitated will be as defined in Condition 8.1.4 or Condition 8.1.5.
- If after the **risk date** and before the **expiry date** the **life assured** becomes incapacitated before their 65th birthday and while not in **full-time employment**, the definition in Condition 8.1.5 will always apply.
- If before the **expiry date** the **life assured** becomes or stays incapacitated after their 65th birthday, the definition in Condition 8.1.6 will always apply.
- 8.1.3 Qualifying period means a six-month period beginning on the date the **life assured** becomes incapacitated. If we have been waiving **premiums** but stop doing so and within the next three months the **life assured** again becomes incapacitated from the same cause, we will not apply the six-month qualifying period.

8.1.4 The following definition of incapacitated applies up to the **life assured's** 65th birthday if both:

- your **policy schedule** says it applies; and
- the **life assured** becomes incapacitated, after the **risk date** and before the **expiry date**, while in **full-time employment**.

The **life assured** is incapacitated if they are:

- totally unable because of illness or injury, other than a deliberately self-inflicted injury, to carry out the main and substantial duties of each and every one of the occupations they were engaged in at the start of incapacity; and
- not engaged in an occupation, whether paid or unpaid.

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 the **life assured** is able to perform the duties of their occupation, we look at the standard duties for the **life assured's** occupation type rather than the particular duties for their own specific job. Availability of work is not a factor in deciding whether the **life assured** is able to perform their occupation.

8.1.5 The following definition of incapacitated applies up to a **life assured's** 65th birthday if:

- the **policy schedule** says it applies; or
- the **life assured** becomes incapacitated, after the **risk date** and before the **expiry date**, while not in **full-time employment**.

A **life assured** is incapacitated if they are:

- normally and routinely unable because of illness or injury, other than a deliberately self-inflicted injury, to perform two or more of the following five tests without the help of another person, but with the use of appropriate assistive or corrective aids or appliances:

1 Walking

Able to walk 200 metres on the flat without having to stop or suffering severe discomfort

2 Bending

Able to get into or out of a standard saloon car and able to bend or kneel to pick up something from the floor and straighten up

3 Communicating

Able to answer the telephone and take a message

4 Reading

Having the eyesight required to be able to read a daily newspaper

5 Writing

Having the physical ability to write legibly using a pen or pencil

OR

- unable because of illness or injury, other than a deliberately self-inflicted injury, to conduct an independent basic existence, which means being confined to the home or hospital or being unable to cook, do light housework and dress themselves;

OR

- shown to be suffering a psychotic or well-defined mental illness which is medically uncontrollable despite treatment by a Consultant Psychiatrist.

8.1.6 The following definition of incapacitated always applies if the **life assured** becomes or stays incapacitated after their 65th birthday.

The **life assured** is incapacitated if they are, because of illness or injury, other than a deliberately self-inflicted injury, normally and routinely unable to perform, three or more of the following six tests without the help of another person:

1 Transferring

The ability to move from a bed to an upright chair or wheelchair or from an upright chair or wheelchair to a bed, or to get on or off a toilet or commode

2 Continence

The ability to manage bowel and bladder functions to maintain an acceptable standard of personal hygiene

3 Dressing

The ability to put on or take off, secure and unfasten all necessary garments and, as appropriate, any braces, artificial limbs or other surgical appliances

4 Mobility

The ability to move indoors from one room to another on a level surface in their normal place of residence

5 Feeding

The ability to feed themselves once prepared food is available

6 Washing

The ability to wash in the bath or shower (including getting into or out of the bath or shower) to maintain an acceptable standard of personal hygiene

8.2 Benefit

8.2.1 If the **life assured** becomes incapacitated because of illness or injury, other than a deliberately self-inflicted injury, we will waive the payment of any **premium** that becomes due after the qualifying period as long as:

- the requirements of Conditions 8.3 and 12 are met;
- none of the exclusions in Condition 8.4 apply;
- we are not entitled to cancel your **policy** under Condition 13;
- we are not entitled to cancel your **policy** under Condition 14.6.2; and
- your **policy** has not ended for any other reason.

8.2.2 We will continue to waive payment until whichever of the following happens first:

- the **life assured** is no longer incapacitated; or
- your **policy** or your right to benefit ends for whatever reason.

8.3 Claims and notifications

8.3.1 You must tell us within one month of the start of the incapacity. If you do not, we will treat incapacity, and the qualifying period, as having started no earlier than one month before we received your notification and we will apply the definition of incapacitated taking into account **life assured's** employment status at that time. We may use an earlier date if we are satisfied the nature of the incapacity prevented you from telling us. This would be subject to us receiving satisfactory proof of the start date of the **life assured's** incapacity.

8.3.2 We will send you a claim form. You must complete and return this to us within one month of its date of issue. There will be no right to benefit for any period more than one month before we receive the completed claim form. We will only pay the benefit if and when we are satisfied that the claim is valid.

8.3.3 You must continue to pay your **premiums** until we tell you that we admit liability for the claim and in any event until the end of the qualifying period.

8.3.4 As often as we decide, we will ask for evidence to support your claim. Payment of your claim is dependent on this evidence being produced. Evidence of a claim that we need may include:

- evidence through examination of the **life assured** by a medical examiner we name, that the **life assured** continues to be incapacitated;
- any other medical tests or investigations of the **life assured** our Chief Medical Officer considers appropriate;
- evidence the **life assured** is attending an appropriate medical practitioner and is receiving medical treatment in accordance with NHS Best Practice;
- evidence from a blood test or other recognised process that the **life assured** is not carrying the Human Immunodeficiency Virus or antibodies to such a virus;
- evidence of employment and the duties of the **life assured's** employment; and
- the **life assured's** medical records.

8.3.5 Pregnancy is not an illness. We will therefore not consider any claim that arises solely from the normal effects of pregnancy.

8.3.6 The **life assured** must tell us in writing immediately if:

- their doctor stops issuing them with medical certificates stating that they are unable to work;
- State benefits, credits or allowances being paid because of incapacity are stopped for any reason; or
- they return to paid or unpaid work or engage in rehabilitation or perform a work training programme.

8.3.7 If we find out at any time that, in connection with a claim under this benefit, you or the **life assured** make an untrue statement or deliberately misrepresent or omit to disclose a material fact then we will have the right to:

- reject any pending claim;
- not waive any more **premiums**; and
- remove waiver of premium benefit from your **policy**.

A material fact is anything that is likely to influence our assessment of a claim including:

- the cause, nature, scope and degree of any incapacity;
- any medical investigation or treatment that is recommended or received in connection with the incapacity;
- the duties of the **life assured's** occupation;
- the **life assured's** performance of any work, whether paid or unpaid, during the claim; and
- any other insurance claim, personal injury claim or compensation claim arising from the incapacity.

8.4 Exclusions

8.4.1 You will have no right to benefit if a claim is directly or indirectly due to any of the following:

- HIV/AIDS as defined in Condition 10.3; or
- war as defined in Condition 10.5.

9 Increase option

This option applies only if your **policy schedule** says your **policy** includes it.

This option allows you to take out a new policy on the happening of certain specified events subject to the **policy** terms and conditions.

9.1 Definitions which apply to this option

These definitions apply for the purposes of Condition 9.

- 9.1.1 If we name two **lives assured** in your **policy schedule** then **life assured** means both **lives assured** together.
- 9.1.2 Specified event 1 means an increase in the **life assured's** value to your business.
- 9.1.3 Specified event 2 means an increase in the amount of your business loan, excluding overdrafts, from a bank or other recognised lender.
- 9.1.4 Specified event 3 means an increase in the value of the **life assured's** interest in a business in which the **life assured** is either a partner or shareholding director.
- 9.1.5 A relevant policy means any other policy taken out:
- using this option; or
 - using the increase option or a similar option under another policy, where at one or more of the lives assured is also a life assured under the new policy, with us or any other company in the **Friends Provident group of companies**.

9.2 The option

- 9.2.1 When the option is available you may start a new policy on the life of the **life assured** without having to provide us with any further medical evidence. The new policy will be issued on the terms set out in Condition 9.3.
- 9.2.2 This option is available as long as:
- one of the specified events detailed in Conditions 9.1.2 to 9.1.4 happens;
 - the sum assured under a new policy is based on an increase relating to no more than one of these specified events;
 - this option has not already been used in the same **policy year**;
 - the **life assured** (the older **life assured** if two) is under age 55 when the option is used;
 - all **premiums** due under this **policy** up to the date you use the option have been paid; and
 - Conditions 9.2.3, 9.2.4 and 9.2.5 do not apply.

9.2.3 This option is not available at any time when a **life assured** to whom waiver of premium benefit applies is incapacitated, as defined in Condition 8.1, or claims to be incapacitated.

9.2.4 This option is not available at any time after a **life assured** has suffered the first symptoms of a terminal illness as defined in Condition 5.1.

9.2.5 If this **policy** includes critical illness and disability benefit, this option is not available at any time after a **life assured** has either:

- been diagnosed with or has suffered the first symptoms of a critical illness or disability as defined in Condition 6.1; or
- first becomes permanently disabled as defined in Condition 7.1.

9.2.6 To use this option you must complete an application. We must receive the completed application, together with any supporting financial evidence that we request, and you must start the new policy within 90 days following the start of a **policy year**.

9.3 Terms of new policies

9.3.1 The sum assured under a new policy cannot exceed whichever is the lower of:

- £150,000; and
- 50% of the **sum assured** under this **policy** current at the time you use this option;

less, in each case, the total sum assured under any other relevant policy that stays in force after the start of the new policy.

9.3.2 Where this option is being used for specified event 1, as defined in Condition 9.1.2, the sum assured under the new policy cannot, subject to Condition 9.3.1, exceed five times the amount of increase in the **life assured's** taxable earned income. We will only take account of such increases that have occurred since the **effective date** or, if later, the most recent date on which you started a relevant policy.

- 9.3.3 Where this option is being used for specified event 2, as defined in Condition 9.1.3, the sum assured under the new policy is limited, subject to Condition 9.3.1, to the amount that your business loan, excluding overdrafts, has increased. Only loans from a bank or other recognised financial institution can be used for the purposes of this option. We will only take into account increases over the total of the sums assured under this **policy** and any relevant policy.
- 9.3.4 Where this option is being used for specified event 3, as defined in Condition 9.1.4, the sum assured under the new policy cannot, subject to Condition 9.3.1, exceed the amount of increase in the **life assured's** business interest. We will only take into account increases over the total of the sums assured under this **policy** and any relevant policy.
- 9.3.5 Premiums and benefits under a new policy will be payable in the same way as under this **policy**.
- 9.3.6 Except where we say otherwise in Condition 9.3, the new policy will be subject to our standard terms and conditions that apply at the time it starts and that are appropriate to the age of the **life assured** at that time. The standard terms and conditions, which may include a minimum sum assured, premium and period for which cover will last, will be available on request.
- 9.3.7 If this **policy** includes critical illness and disability benefit, the new policy must end before the first to happen of:
- the **life assured's** (the older **life assured's** if two) 70th birthday; or
 - the 40th anniversary of the **risk date**.
- 9.3.8 If this **policy** does not include critical illness and disability benefit, the new policy must end before the first to happen of:
- the **life assured's** (the older **life assured's** if two) 85th birthday; or
 - the 40th anniversary of the **risk date**.
- 9.3.9 The term of a new policy must be at least one year if cover is level, or five years if cover is decreasing.
- 9.3.10 The new policy will contain all benefits as under this **policy** except it will not contain the increase option.
- 9.3.11 The new policy will include any special terms or conditions that apply to this **policy**.

10 Exclusions

This condition defines the exclusions referred to in these **policy conditions**.

10.1 Alcohol or drug abuse

10.1.1 This means inappropriate use of alcohol or drugs, including but not limited to the following:

- drinking too much alcohol;
- taking an overdose of drugs, whether lawfully prescribed or not;
- taking controlled drugs (as defined by the Misuse of Drugs Act 1971) other than in accordance with a lawful prescription.

10.2 Drug abuse

10.2.1 This means inappropriate use of drugs, including but not limited to the following:

- taking an overdose of drugs, whether lawfully prescribed or not;
- taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

10.3 HIV/AIDS

10.3.1 HIV and AIDS will have the following definitions:

HIV: Human Immunodeficiency Virus

This is a viral infection caused by the Human Immunodeficiency Virus that gradually destroys the immune system.

AIDS: Acquired Immune Deficiency Syndrome

This is the most serious stage of HIV infection characterised by symptoms of severe immune deficiency.

10.3.2 The HIV/AIDS exclusion does not apply if the **life assured** contracted the HIV infection from a blood transfusion as long as we are satisfied such blood transfusion was:

- received in the United Kingdom; and
- given as part of medical treatment; after the **risk date**.

10.3.3 The HIV/AIDS exclusion does not apply if the **life assured** is:

- a member of the emergency services;
- a member of the medical or dental professions;
- a prison officer;
- a pharmacist;
- a laboratory assistant; or
- an employee in a medical facility;

and produces evidence satisfactory to us that:

- they contracted the HIV infection accidentally while carrying out the normal duties of their occupation while in the United Kingdom; and
- they contracted the HIV infection after the **risk date**; and
- the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the **life assured's** occupation; and
- a test showing no HIV or antibodies to such a virus was made within five days of the incident; and
- a positive HIV test occurred within 12 months of the reported incident.

10.3.4 The HIV/AIDS exclusion does not apply if the HIV infection results directly from a physical assault involving involuntary contact with either a hypodermic needle or an infected sharp instrument or sexual assault (without consent) and the **life assured** produces evidence satisfactory to us that:

- the incident happened in the United Kingdom after the **risk date** and was reported to the police within five days; and
- a test showing no HIV or antibodies to such a virus was made within five days of the incident; and
- a positive HIV test occurred within 12 months of the reported incident.

10.3.5 The exceptions to the HIV exclusion in Conditions 10.3.2, 10.3.3 and 10.3.4 do not apply where HIV infection results from any other means including sexual activity or drug abuse.

10.4 Self-inflicted injury

10.4.1 This means deliberate self-inflicted injury.

10.5 War

10.5.1 This means directly or indirectly due to any form of war whether declared or not.

11 If you stop your policy

11.1 You (or any one **policyholder** if two or more) can tell us to stop your **policy** at any time. If you do, no further **premiums** will be payable and all cover will stop. You may find:

- you are unable to get new cover to replace any cover that has stopped; or
- any new cover costs more or is subject to exclusions.

11.2 Your **policy** will not have any cash value.

12 Payment of claims

12.1 We do not have to make any payments or waive the payment of any **premium** until we receive your **policy schedule** and such proof as we decide that:

- the event resulting in the claim has happened;
- the person claiming payment has a right to it; and
- the stated date of birth of the **life assured** is correct;

together with sight of the **life assured's** medical records where appropriate and such further evidence and information, if any, as we decide is appropriate.

12.2 We will pay a claim on the signed instructions of:

- a sole **policyholder**;
- both joint **policyholders** or the survivor of them;
- the **policyholder's** legal personal representatives; or
- any person to whom any of the above may have legally assigned your **policy**.

12.3 Any money we pay will be in pounds sterling from the Paying Office we state in your **policy schedule**.

13 Our right to cancel your policy

13.1 Information provided to us

13.1.1 We have the right to cancel your **policy** if we find out at any time that information given by, or on behalf of, a **policyholder** or a **life assured** is not true, not accurate or not complete.

13.1.2 The information referred to in Condition 13.1.1 means:

- all information given to us at our request, or at the request of a doctor or nurse acting on our behalf, up to the **risk date**; and
- where we have told you that we will issue a **confirmation schedule**, all information given to us correcting or adding to the information shown on a **confirmation schedule**;

that affects our decision to provide cover or the terms of that cover.

13.1.3 We have the right to cancel your **policy** under Condition 13.1 even if the information is not connected to the cause of a claim or a benefit claimed.

13.2 Changes before the risk date

13.2.1 We also have the right to cancel your **policy** if we find out at any time that a **policyholder** or a **life assured** failed to tell us of any changes in the health or circumstances of a **life assured** that:

- happened before the **risk date**;
- would have led to any of the information referred to in Condition 13.1.2 being different if given on the **risk date**; and
- would have affected our decision to provide cover or the terms of that cover.

13.2.2 The changes referred to in Condition 13.2.1 include a **life assured**:

- having or expecting to have doctor, hospital or clinic consultation, treatment as an in-patient or out-patient or a blood test for any reason;
- having a symptom of any type that they have been asked about in the application;
- taking up any hazardous sport or pastime, or intending to do so;
- working or travelling abroad, or intending to do so; or
- changing country of residence, or intending to do so;

and changes in:

- their family history; or
- their occupation or the duties of that occupation.

13.2.3 We have the right to cancel your **policy** under Condition 13.2 even if the information or change is not connected to the cause of a claim or a benefit claimed.

13.3 Information given when applying to restart your policy

13.3.1 We also have the right to cancel your **policy** if we restart your **policy** under Condition 3.2.2 and later find out that:

- any statement made to us for that purpose by, or on behalf of, a **policyholder** or a **life assured** was not true, not accurate or not complete;
- the answer to a question in any letter or questionnaire we sent to a **policyholder**, a **life assured** or any person acting for you or them was not true, not accurate or not complete; or
- the answer to a question asked by any doctor or nurse acting on our behalf was not true, not accurate or not complete;

where the statement or answer would have affected our decision to restart cover or the terms of that cover.

13.3.2 We have the right to cancel your **policy** under Condition 13.3 even if the information is not connected to the cause of a claim or a benefit claimed.

13.4 Information given when making a life cover or terminal illness benefit claim

13.4.1 If, in connection with a claim under life cover or terminal illness benefit, a **policyholder** or a **life assured**:

- makes an untrue statement about a material fact;
- deliberately omits to disclose a material fact; or
- provides false or falsified evidence of a material fact;

then we will reject any pending claim and your **policy** will be cancelled.

13.4.2 A material fact is anything that is likely to influence our assessment of a claim including:

- the cause and circumstances of death;
- the cause, nature, scope and degree of the illness; and
- the treatment received or recommended for any illness.

13.5 Information given when making a critical illness and disability benefit or permanent and total disability benefit claim

13.5.1 If, in connection with a claim under critical illness and disability benefit or permanent and total disability benefit, a **policyholder** or a **life assured**:

- makes an untrue statement about a material fact;
- deliberately omits to disclose a material fact; or
- provides false or falsified evidence of a material fact;

then we will reject any pending claim and your **policy** will be cancelled.

13.5.2 A material fact is anything that is likely to influence our assessment of a claim including:

- the cause, nature, scope and degree of any illness or disability;
- any medical investigation or treatment that is recommended or received for any illness or disability;
- the duties of the **life assured's** occupation;
- the **life assured's** performance of any work, whether paid or unpaid, during the claim; and
- details of any other insurance claim, personal injury claim or compensation claim arising from the disability.

13.6 Termination of policy

13.6.1 If we have the right to cancel your **policy** under Condition 13 then no benefit is payable.

14 General

14.1 Assignments

14.1.1 You should send any notices of assignment to our **Salisbury office**.

14.2 Changed circumstances

14.2.1 We may change the terms of your **policy** to reflect any changes in taxation, insurance or other law affecting our obligations under it.

14.3 Delay in payment

14.3.1 If we pay a claim because of death, we will calculate interest for the period from the date of death to the date of payment.

14.3.2 If we pay a terminal illness benefit claim, we will calculate interest for the period from the date we receive evidence that satisfies us the claim is valid to the date of payment. We refund **premiums** paid after the date we receive evidence that satisfies us the claim is valid.

14.3.3 The amount of interest will depend on the interest rates we are using at the time. We will not pay interest if it is below our minimum. Details of our current interest rate and minimum payment will be available on request.

14.3.4 If we pay interest, we will take off income tax as law requires.

14.4 Events or circumstances beyond our control

14.4.1 We will not be liable to pay you, or any other person, any compensation for loss caused by events or circumstances beyond our control. This includes loss caused by any delay in carrying out our obligations caused by restrictions imposed on us by law or regulation.

14.5 Policies written under trust

14.5.1 If you place your **policy** under trust, we need all trustees to agree in writing before taking up any option or other right under your **policy**.

14.6 Proof of age

14.6.1 Before paying any claim we must receive proof the date of birth of the **life assured** given in the application is correct.

14.6.2 If we find a **life assured** was born earlier than the date of birth given, we will adjust the benefits under your **policy** to those we would have offered had we known their correct age from the start. If we would not have offered terms, we will cancel your **policy** from outset and refund any **premiums** paid without interest.

14.6.3 If we find a **life assured** was born later than the date of birth given, we will calculate what the **premium** would have been had we known the correct age at the start of your **policy**. We will then refund any overpayment with interest. The amount of interest will depend on the interest rates we are using at the time. We will not pay interest if it is below our minimum. Details of our current interest rate and minimum payment will be available on request. If we pay interest, we will take off income tax as law requires.

14.7 Rights of other parties

14.7.1 We and the **policyholder** are the parties to this contract.

14.7.2 Except where we say otherwise in your **policy**, we do not intend anyone else to have direct or indirect contractual rights under it.

14.8 Sending instructions to us

14.8.1 You should send any instructions, notifications or requests to our **Salisbury office**. They should be in writing, in English and include any documents, information or agreements we may need.

14.9 The law that applies to your policy

14.9.1 We show the law that applies to your **policy** in your **policy schedule**.

15 Decreasing cover

The **sum assured** payable under a decreasing cover **policy** decreases each month. This table is used to calculate the actual **sum assured** payable.

15.1 If we show 'Life Cover – Decreasing' or 'Life or Earlier Critical Illness Cover – Decreasing' in the **policy schedule**, the **sum assured** is calculated from the table below.

15.2 The table shows the **sum assured** that applies in the first month of each **policy year** under a decreasing cover **policy** with an initial **sum assured** of £10,000. The **sum assured** reduces each month.

For a **policy** with an initial **sum assured** more or less than £10,000, we will increase or reduce each **sum assured** in the table proportionately.

Year of assurance	5 years £	6 years £	7 years £	8 years £	9 years £	10 years £	11 years £	12 years £	13 years £	14 years £	15 years £	16 years £	17 years £	18 years £	19 years £	20 years £	21 years £
1	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
2	8362	8704	8946	9126	9264	9373	9460	9532	9592	9643	9685	9722	9753	9781	9805	9825	9844
3	6560	7278	7786	8164	8454	8682	8867	9018	9144	9249	9339	9416	9482	9539	9590	9633	9672
4	4578	5710	6511	7106	7562	7923	8214	8452	8650	8817	8958	9079	9184	9274	9353	9422	9483
5	2398	3985	5108	5942	6582	7088	7496	7830	8107	8341	8539	8709	8855	8982	9093	9190	9275
6		2087	3565	4661	5504	6169	6705	7145	7510	7818	8078	8302	8494	8661	8807	8934	9046
7			1867	3253	4318	5159	5836	6392	6854	7242	7572	7854	8097	8308	8492	8653	8794
8				1704	3014	4047	4880	5563	6131	6609	7014	7361	7660	7919	8146	8344	8518
9					1579	2825	3829	4652	5337	5912	6401	6819	7179	7492	7765	8003	8213
10						1480	2672	3650	4462	5146	5726	6223	6651	7022	7346	7629	7878
11							1400	2547	3501	4303	4984	5567	6069	6505	6885	7217	7510
12								1334	2443	3376	4168	4845	5429	5936	6378	6765	7105
13									1280	2356	3270	4052	4726	5310	5820	6266	6659
14										1234	2282	3179	3952	4622	5207	5718	6168
15											1195	2218	3100	3865	4532	5116	5629
16												1162	2164	3032	3789	4453	5036
17													1133	2116	2973	3723	4383
18														1108	2075	2921	3665
19															1087	2039	2875
20																1068	2007
21																	1051
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15.3 We calculate the **sum assured** in later months of each **policy year** in the same way as those we show in this table. A table showing the **sum assured** for every month in every **policy year** is available on request.

22 years £	23 years £	24 years £	25 years £	26 years £	27 years £	28 years £	29 years £	30 years £	31 years £	32 years £	33 years £	34 years £	35 years £	36 years £	37 years £	38 years £	39 years £	40 years £
10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
9860	9874	9887	9898	9908	9917	9925	9933	9939	9945	9950	9955	9959	9963	9967	9970	9973	9975	9977
9706	9736	9763	9786	9808	9827	9844	9859	9872	9885	9896	9906	9914	9923	9930	9936	9942	9948	9953
9536	9584	9626	9663	9697	9727	9753	9777	9799	9818	9835	9851	9865	9878	9889	9900	9909	9918	9925
9350	9417	9476	9528	9575	9617	9654	9688	9718	9745	9769	9791	9811	9829	9845	9859	9873	9884	9895
9145	9232	9310	9379	9441	9496	9545	9589	9629	9664	9696	9725	9751	9775	9796	9815	9832	9848	9862
8919	9030	9128	9215	9293	9363	9425	9481	9531	9576	9616	9653	9686	9715	9742	9766	9788	9808	9826
8671	8807	8928	9035	9131	9217	9293	9362	9423	9479	9528	9573	9614	9650	9683	9713	9739	9764	9786
8398	8562	8708	8837	8953	9056	9148	9231	9305	9371	9431	9485	9534	9578	9618	9653	9686	9715	9742
8098	8293	8466	8619	8756	8879	8988	9086	9174	9254	9325	9389	9447	9499	9546	9589	9627	9662	9693
7768	7996	8199	8379	8540	8684	8813	8928	9031	9124	9208	9283	9351	9412	9467	9517	9562	9603	9640
7405	7670	7906	8116	8303	8470	8619	8753	8873	8981	9079	9166	9245	9316	9380	9439	9491	9538	9581
7005	7312	7584	7826	8041	8234	8407	8561	8700	8825	8937	9038	9129	9211	9285	9352	9413	9467	9517
6566	6917	7229	7507	7754	7975	8173	8350	8509	8652	8781	8897	9001	9095	9180	9257	9326	9389	9446
6082	6483	6839	7155	7438	7690	7916	8118	8299	8462	8609	8741	8860	8968	9065	9152	9232	9303	9368
5550	6006	6410	6769	7090	7376	7633	7862	8068	8254	8420	8570	8706	8828	8938	9037	9127	9209	9282
4965	5480	5938	6345	6707	7031	7321	7581	7815	8024	8213	8382	8536	8674	8798	8911	9012	9104	9188
4322	4903	5419	5877	6286	6652	6979	7272	7535	7772	7984	8176	8348	8504	8645	8772	8886	8990	9084
3614	4267	4847	5363	5824	6235	6602	6932	7228	7494	7733	7948	8142	8318	8476	8618	8747	8864	8970
2835	3568	4219	4798	5314	5775	6188	6558	6890	7188	7457	7698	7916	8112	8290	8450	8595	8726	8844
1979	2799	3528	4176	4754	5270	5732	6146	6518	6852	7152	7423	7667	7887	8085	8265	8427	8573	8706
1036	1954	2768	3492	4138	4715	5231	5694	6109	6482	6818	7120	7393	7638	7860	8061	8242	8406	8554
	1023	1932	2740	3460	4104	4680	5196	5659	6076	6450	6787	7091	7365	7613	7837	8039	8221	8387
		1012	1912	2715	3432	4073	4648	5164	5628	6045	6421	6760	7065	7341	7590	7815	8019	8203
			1002	1894	2692	3406	4046	4620	5136	5600	6018	6395	6735	7041	7319	7569	7796	8000
				992	1879	2672	3383	4021	4595	5110	5575	5994	6371	6712	7020	7298	7550	7778
					984	1865	2654	3363	3999	4572	5087	5552	5972	6350	6692	7001	7280	7533
						977	1852	2638	3344	3979	4551	5067	5532	5952	6331	6673	6983	7264
							970	1841	2624	3327	3961	4533	5048	5513	5934	6313	6657	6968
								964	1831	2610	3312	3945	4516	5031	5497	5917	6298	6642
									959	1822	2599	3299	3931	4501	5016	5481	5902	6283
										954	1814	2588	3287	3918	4487	5002	5468	5889
											950	1806	2579	3276	3906	4475	4990	5455
												946	1800	2570	3266	3895	4464	4978
													943	1794	2562	3257	3885	4454
														939	1788	2555	3249	3876
															937	1783	2549	3241
																934	1779	2543
																	932	1775
																		930

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