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The Financial Services Authority is the independent financial services regulator. It requires us, Friends Provident, to give you important information to help you decide whether our Life Cover is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.

## Helping you decide

- This document gives you a summary of information to help you decide if you want to go ahead with our Life Cover.
- You should also read and keep safe your personal quotation which shows what the cover may cost.

## Its aims

- To pay a cash sum if you die or are diagnosed with a terminal illness during the cover term. If we pay the cash sum, the plan will end.
- To allow you to alter the cover level as your protection needs change.

## Your commitment

- To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- To tell us if there is a change to your health, family history, occupation, occupational duties, working or travelling abroad, country of residence, or you take up any hazardous pastime. Your commitment to tell us continues until the date the cover you're applying for starts.

If these commitments aren't met we may not pay a claim.

- To follow the instructions in the confirmation schedule we send you. This shows the answers you gave to our questions when you applied for your plan.

If this commitment isn't met we may not provide the cover.

- To pay monthly or yearly premiums throughout the cover term.
- To tell us within one month of incapacity for a waiver of premium claim.
- To allow us access to your medical records to consider a claim.

## Risks

- If you stop your premiums the plan will stop and you'll get nothing back.
- We may not pay a claim in some cases. **Please see 'What will stop the plan paying out?' on page 3.**
- Inflation will reduce the spending power of any money you get back in the future.
- The amount of cover you need may change over time. You should regularly review your cover to make sure it's still sufficient for your needs.

## Questions and answers

### What is Friends Provident Life Cover?

- It's a plan that pays a cash sum if you die or are diagnosed with a terminal illness during the cover term. If we pay the cash sum, the plan will end.
- You choose how much cover you need, whether you want level cover or decreasing cover and how long you want it to last.
- Level cover can be for any number of years from 5 to 40, if you pay monthly premiums, or from 1 to 40 if you pay yearly premiums as long as you're aged under 85 at the end. The cash sum stays the same throughout the cover term.
- Decreasing cover can be for any number of years from 10 to 40, as long as you're aged under 85 at the end. The cover term is normally the same as the remaining term of your mortgage. The cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage.
- You can set it up on your life so we pay the cash sum if you die during the cover term, or are diagnosed with a terminal illness at least 18 months before the end of the cover term. Or you can set it up on two lives so we pay the cash sum on the first death during the cover term or first diagnosis at least 18 months before the end of the cover term.
- You must be aged 18 or over and permanently resident in the UK to take out the plan.
- If you write the plan in trust, we'll pay the cash sum to the trustees.
- The plan will never have a cash-in value.

### How flexible is it?

- The plan is flexible enough to meet your changing needs and allows you:
  - to increase or reduce the cover level
  - to increase or reduce the cover term.
- Increases may be subject to your health, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at that time.
- If you increase or reduce your cover level or cover term your premiums are likely to change.

### Mortgage increase and extension option

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

### Special events option

- If you're under age 50 and in good health, we'll include this option in level cover versions but not decreasing cover versions.
- It allows you, subject to certain limits, to take out extra cover, without further evidence of health, occupation or pastimes on your marriage, registration of a civil partnership, on the birth of your child or your legal adoption of a child.
- You can exercise this option during the cover term up to your 55th birthday.
- If you increase your cover your premiums will increase.

### When does the plan pay out?

- If you die during the cover term the plan will end and we'll pay the cash sum.
- We'll pay the cash sum earlier if you're diagnosed as having a terminal illness expected to cause death within 12 months of diagnosis. The plan will then end.
- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term.

## What other benefits can I choose?

### Waiver of premium benefit

- If you're aged under 55, in good health and not in a high risk occupation, you can include waiver of premium benefit from the start for an extra charge.
- We'll then keep your premiums going for you if illness or injury, other than a deliberately self-inflicted injury, stops you from working for more than six months. If you're not in full-time employment, we'll look at your ability to do certain basic tasks instead. We'll carry on your premiums for you until you recover, if necessary to the end of the cover term. For cover terms beyond age 65, we'll only keep premiums going beyond this age if you can't do certain very basic tasks. **Please see section 6 of the policy conditions for more details.**
- For plans set up on two lives you can choose to include this benefit on either or both lives.

### What will stop the plan paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - travelling abroad or country of residence, or
  - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.
- We won't pay a claim unless you tell us within one month of incapacity for a waiver of premium claim.
- We won't pay a waiver of premium claim if it is due in any way to HIV/AIDS or war. **Please see section 6.4 of the policy conditions for more details. 'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.**

## What will my premiums be?

- Your quotation will show the premiums you need to pay for your chosen amount of cover.
- Your premiums will depend on:
  - how much cover you need
  - how long you want it to last
  - your age, sex and whether you smoke or use nicotine products
  - any extra benefits you choose.
- You can pay monthly or yearly by direct debit.

### What are the charges?

- We allow for all charges, including the cost of providing the cover, and all expenses, such as commission, within the premiums you pay.

### What if I stop paying?

- If you miss a premium we'll stop the plan straight away.
- You won't get back any money.

### What about tax?

- Under current tax rules, you're not liable to income tax or capital gains tax on your plan unless you sell it to someone else.
- If you die and your plan is not written in trust, the amount we pay out will form part of your estate for inheritance tax purposes. You can set up your plan in trust to help in inheritance tax planning.
- Tax rules may change.

### Can I change my mind?

- You have a right to change your mind. If you decide you don't want the plan, let us know in writing within 30 days and we'll give you your money back.
- The easiest way to cancel is to complete the 'Cancellation Form' we send you with the reminder and return it to us. Or you can write to us at Friends Provident, PO Box 1550, Salisbury SP1 2TW but please remember to include your full name and address and state that you wish to cancel your Life Cover.
- If you don't cancel within 30 days, your plan will continue as set out in these key facts and the terms and conditions.

## Other information

### How to contact us

- Remember your financial adviser will normally be your first point of contact.
- If you have any questions, you can:

 Call us on **0845 602 9199** at the following times:

Lines are open weekdays from 8.30am to 6.00pm.  
We may record and monitor calls. Calls may be charged and these charges will vary, please speak to your network provider.

 Fax us on **0845 600 0624**

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

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

- To make changes to your cover, please write to us at the above address.

### How to make a claim

- To make a claim, please call **0845 602 9199** and ask to speak to our Claims Department. Or write to: **The Claims Department, Friends Provident, PO Box 1550, Salisbury SP1 2TW.** We'll send a claim form for completion and return. This will detail our requirements. For a life cover claim we'll always need the death certificate.

### How to complain

- Please contact our **Customer Relations Manager using details in the 'How to contact us' section above.**
- To see our procedures for dealing with complaints, please ask for our 'FRIENDS Listen' leaflet.
- If you are not satisfied with our response you can contact:

**Financial Ombudsman Service (FOS),  
South Quay Plaza, 183 Marsh Wall,  
London E14 9SR  
Telephone: 08000 234 567 and 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

- Making a complaint won't affect your legal rights.

## Terms and conditions

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

## Law

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

## Language

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

## Compensation

- If a financial adviser recommends this plan, you have a legal right to compensation if the Financial Ombudsman Service decides it wasn't suitable for your needs at the time.
- We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of plan, the scheme covers 90% of the claim. Please note that FSCS's first responsibility is to seek continuity of cover rather than to pay compensation. **For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7892 7300.**

## About Friends Provident

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

Friends Provident Life Assurance Limited

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

[www.friendsprovident.com](http://www.friendsprovident.com) Telephone 0845 602 9189

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