

DECLARATION AND INDEMNITY IN ANTICIPATION OF PAYMENT OF DEATH BENEFIT WITHOUT MANX GRANT OF REPRESENTATION

NOTES

Your policy entitles its legal owner to receive a death benefit if the life assured dies. It is in everyone's interest to make sure that we only pay the person entitled to receive this benefit, that is the legal owner of the policy. The legal owner of the policy will be the original policyholder, an assignee or a personal representative if either the policyholder or the assignee has died.

Under Manx law, a personal representative can only prove that he is the legal owner of the policy if he obtains a grant of probate or letters of administration ("Manx grant of representation"). Once this document has been issued to the personal representative we can pay the death benefit to him and he can give a valid receipt for it.

We recognize however that where the value of the policy is very low, it is inconvenient to apply for a grant of Manx grant of representation. For this reason we will pay the death benefit without a Manx grant of representation in two situations:-

UK DEATHS

- The policyholder is domiciled in the UK; and
- The value of the policy is less than £15,000; and
- You provide us with a certified copy of the grant of probate issued in the UK

NON-UK DEATHS

- The policyholder is not domiciled in the UK; and
- The value of the policy is less than £5,000

However, in both of these situations you must complete and return the two documents below. These are a statutory declaration and a deed of indemnity.

STATUTORY DECLARATION

This is a formal statement made under oath (as if you were giving evidence before a court). In the statement you are asked to confirm that:-

- You are the personal representative of the original policyholder or an assignee
- You are entitled to the benefit payable under the policy
- The ownership of the policy has not been transferred; or
- You now own the policy because it comprises part of the estate of an assignee
- The life assured has died
- If different, the policyholder has died
- The estate of the policyholder is solvent

DEED OF INDEMNITY

It is very easy for someone to make a false declaration. You would not be happy if a third party sent a false declaration to us or forged your signature and we then paid out to that third party who is not entitled to claim under your policy. If that did happen you would expect us to pay the benefits to you. The same problem can arise if the estate of the policyholder or assignee is insolvent.

To cover this situation we insist that the individual asking us to pay benefits to him, completes a Deed of Indemnity. This deed includes an undertaking by the individual(s) making the claim to indemnify us against the consequences of a wrongful payment. If you complete the deed of indemnity and it is subsequently shown that you are not legally entitled to the benefit, you must return any money paid to you and reimburse us for any losses which we suffer as a result of the payment.

This declaration can only be sworn before a Commissioner for Oaths/Solicitor/Notary Public. If it is not witnessed by a Commissioner for Oaths/Solicitor/Notary Public, we cannot accept it.

Both the Statutory declaration and the Deed of Indemnity are legal documents. We recommend that you take legal advice before you complete them.



STATUTORY DECLARATION

This statutory declaration is made the day of

in relation to policy numbers (" the Policies")

on the life (lives) of

issued by Friends Provident International Limited (" the Company") (formerly Royal & Sun Alliance International Financial Services Limited) to
 (" the Policyholder")

I/We*

of

do solemnly and sincerely declare that:

I am/We are* legally entitled to the Policies and to the monies assured by them and I/we* can give an effectual discharge for the same by virtue of my/our* legal title to the Policies.

The Life assured died on

Day	Month	Year
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The Policyholder (if different) died on

Day	Month	Year
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The Policies have not, to the best of my/our* knowledge and belief been pledged assigned or otherwise parted with for value or otherwise to any person or persons who has or could have any right or title or claim other than

(Enter details of any Assignment, Transfer or Trusts affecting the Policies)

I am/We are* the personal representative(s) of the Policyholder or the assignee described above.

The estate of the Policyholder (or the assignee described above) is solvent and I am/we are* not aware of any outstanding claims from creditors of the estate. And I/we make this solemn declaration conscientiously believing the same to be true and by virtue of the Evidence Act 1871 of the Isle of Man.

Signed

Signed

Dated

Day	Month	Year
-----	-------	------

Dated

Day	Month	Year
-----	-------	------

Declared Before me

Signed

A Commissioner for Oaths/Solicitor/Notary Public

Dated

Day	Month	Year
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Official Stamp

DEED OF INDEMNITY

This statutory declaration is made the day of

in relation to policy numbers (" the Policies")

on the life (lives) of

issued by Friends Provident International Limited (" the Company") (formerly Royal & Sun Alliance International Financial Services Limited)
to
 (" the Policyholder")

I/We*

of

Whereas

I am/We* are the personal representative(s) of
 Policyholder/Assignee

who was the legal owner/assignee of the Policies

The Policyholder died on Day Month Year

I am /We are* legally entitled to obtain a Manx Grant of probate or Letters of administration (" Manx grant of representation")

The Company has indicated that it would prepared to pay the death benefits due under the Policies to me/us* even though I/we* have not obtained a Manx grant of representation provided we enter into this Deed of Indemnity

THIS DEED WITNESSES THAT

In consideration of the Company paying the death benefits due under the Policies to me/us*, I/we* undertake (jointly and severally) to indemnify the Company and any of its officers against any and all losses, claims, demands costs and expenses which may be made against the Company or its officers as a result, whether directly or indirectly, of the Company paying the death benefits to me/us even though I/we have not obtained a Manx grant of representation. This Deed of Indemnity will be interpreted in accordance with Manx law.

Signed and delivered as a Deed

Signed

Dated

Day	Month	Year
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In the presence of

Witness signature

Name (Block capitals)

Address of witness

Occupation of witness

Signed and delivered as a Deed

Signed

Dated

Day	Month	Year
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In the presence of

Witness signature

Name (Block capitals)

Address of witness

Occupation of witness



FRIENDS PROVIDENT
INTERNATIONAL

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Incorporated company limited by shares. Registered in the Isle of Man No. 11494
Regulated by the Financial Services Authority for UK business. Provider of life assurance and investment products.