

Free Accidental Death Cover (FADC) & Interim Life or Critical Illness Cover

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Free Accidental Death Cover (FADC)

How much is the FADC benefit?

The Sum Assured under this FADC is limited to the least of £250,000 and the requested amount of Life Cover if a claim arises through Accidental Death.

What do we mean by Accidental Death?

Accidental Death means death as a result of an accident caused by violent, visible and external means. Accidental drowning is also included.

When does FADC start?

Upon receipt by Friends Provident of a fully completed Application Form including an acceptable method of payment.

Terms and conditions

The FADC benefit is included automatically in this application for Life Cover.

The FADC benefit can only be paid once per application.

The FADC benefit will not be paid if Friends Provident finds out that any of the information given by any Life Assured or any Applicant or anyone acting on behalf of a Life Assured or Applicant, was not true, not accurate, or not complete and, if Friends Provident had had all the information, would have meant that they would not have accepted the application for Life Cover.

The FADC benefit will continue until the earliest of:

- the death of the Life Assured, or either of the Lives Assured in a joint life application, by accident as defined above the 60th day after FADC starts
- the date you become eligible for any Interim Life Cover
- the date risk assumed under the Life Cover applied for
- The twenty-first day after the date Friends Provident issues any letter giving special terms for the acceptance of the Life Cover
- the date on which Friends Provident issues any letter postponing or declining any Life Cover in the application
- the date on which the Applicant writes to or verbally informs their Financial Adviser or Friends Provident of their decision to cancel the application

The FADC benefit will not be paid if death is caused directly or indirectly by any of the following:

- bodily or mental infirmity or illness or disease of any kind, or from medical treatment for this
- acting against the advice of a registered medical practitioner
- suicide or self inflicted injury or disease, while sane or insane
- any form of war, whether declared or not
- committing, provoking or taking part in a criminal act
- engaging in any form of motor-sport, mountaineering or rock-climbing, potholing, underwater diving, caving, horse-riding, parachuting or any form of aviation or aerial flight except as a fare paying passenger in a commercially licensed passenger aircraft
- alcohol or drug abuse. This means the inappropriate use of alcohol or drugs, including but not limited to the following: consuming too much alcohol; taking an overdose of drugs, whether lawfully prescribed or otherwise; taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription

Claiming under FADC benefit:

Any claim payment made under FADC will be paid to the Applicant(s) specified on the Application Form, their executors, administrators or assigns and is subject to the claims notification and provision of supporting evidence conditions as specified in the policy documentation applicable to the policy being applied for.

The cover is not assignable in full or part thereof.

Interim Life or Critical Illness Cover

When does it start?

When Friends Provident receives the Application Form if all of the following conditions are met. If they are not met at the time we receive the Application Form we will not be able to offer Interim Life or Critical Illness Cover at any other time during the application process:

- Friends Provident has received a fully completed Application Form including an acceptable method of payment
- Friends Provident has received any required Financial Underwriting Questionnaire and any evidence requested within that questionnaire and, whether a Financial Underwriting Questionnaire or financial evidence is required or not, is satisfied that the application is acceptable financially and that there is a clearly identifiable need for cover
- No application is being made to Friends Provident or any other insurance company for similar cover
- This application is not replacement cover for cover that is currently in force with Friends Provident or any other insurance company
- Where appropriate a completed business trust form has been received
- The application, in respect of all Lives Assured, would be acceptable on Friends Provident's standard terms and conditions and at our standard rate of premium on the basis of the Application Form alone, and the only reason Friends Provident is not able to issue standard acceptance terms or the policy document is because further medical evidence is required due to the level of cover applied for
- All Lives Assured are under age 55 attained
- All Lives Assured are UK residents

If you are eligible for Interim Life or Critical Illness Cover Friends Provident will always write to tell you that it applies to your application and the date on which it starts.

How much is it?

The Sum Assured under the Interim Cover is limited to the least of:

- For Life Cover - £2,000,000 and the amount of Cover requested on the Application Form, reduced where applicable to the amount of Cover that Friends Provident is prepared to offer after its consideration of the financial evidence
- For Critical Illness Cover - £500,000 and the amount of Cover requested on the Application Form, reduced where applicable to the amount of Cover that Friends Provident is prepared to offer after its consideration of the financial evidence

How long does it last?

The Interim Life or Critical Illness Cover will continue until the earliest of:

- The thirtieth day after Interim Cover started
- The date risk assumed of the cover applied for
- The thirtieth day after Friends Provident requests a medical examination if it hasn't been received
- The fourteenth day from the issue by Friends Provident of a letter offering terms for the acceptance of the application
- The date on which Friends Provident issues any letter postponing or declining the application
- The date that the Applicant writes or verbally informs their Financial Adviser or Friends Provident of their decision to cancel the application
- The date on which an insured event arises

What will stop it paying out?

- Friends Provident will not pay any claim under the Interim Cover if it finds out that any of the information given by any Life Assured or any Applicant or anyone acting on behalf of a Life Assured or Applicant, was not true, not accurate, or not complete
- Friends Provident will not pay any claim under the Interim Cover if the claim is caused directly or indirectly by suicide or self inflicted injury or disease, while sane or insane
- Friends Provident will not pay any claim under the Interim Cover if the cause is one we exclude within the policy conditions applicable to the policy being applied for

Additional Notes

- Our Critical Illness definitions are those specified in the policy conditions applicable to the policy being applied for
- Any Interim Life or Critical Illness Cover can only be paid once per application

Claiming under Interim Life or Critical Illness Cover

- Any claim payment made under Interim Life or Critical Illness Cover will be paid to the Applicant(s) specified on the Application Form, their executors, administrators or assigns and is subject to the claims notification and provision of supporting evidence conditions as specified in the policy documentation applicable to the policy being applied for

The cover is not assignable in full or part thereof.