

# International Term Assurance

Friends Provident International provides this important information to help you to decide whether our International Term Assurance plan 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.

International Term Assurance is a life cover plan designed to help protect your family or mortgage, by paying out a 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.

Life cover is available on a single or joint life basis, for any number of years from five to 35 if you pay monthly or from one to 35 years if you pay yearly, as long as you are not resident in the UK, are aged between 18 and 74 at the start of the term, are aged 79 or under at the end of the term, and understand the risk factors described below.

## Helping you decide

- This document gives you a summary of information to help you decide if you want to go ahead with our International Term Assurance.
- 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.

## 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 if you take part in 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 make monthly or yearly payments throughout the cover term.
- To tell us within three months of diagnosis for a terminal illness claim.
- To allow us access to your medical records to consider a claim.

## Risk factors

- If you stop your payments the plan will stop and you'll get nothing back.
- The plan will never have a cash-in value.
- We may not pay a claim in some cases. Please see 'What will stop the plan paying out?' on page two.
- Inflation will reduce the spending power of any money you get back in the future.
- You should regularly review the amount of cover to make sure it's still sufficient for your needs.

## Questions and answers

### What is International Term Assurance?

- It's a plan that pays a cash sum if you die or are diagnosed with a terminal illness during the plan term. If we pay the cash sum, the plan will end.
- You choose how much cover you need and how long you want it to last.
- You choose the currency you would like your plan to be denominated in. Your payments and the sum assured can be either in GBP, USD or EUR. If we pay the cash sum, this will be in the plan currency.
- Life cover can be for any number of years from five to 35 if you pay monthly. If you pay yearly, life cover can be for any number of years from one to 35. We aren't able to include terminal illness benefit for plan terms of three years or under. Life cover must end before your 80th birthday.
- You can set it up on your own life or on another person's life.
- You can set it up on two lives so we pay the cash sum if one of you dies or is diagnosed with a terminal illness during the plan term. The plan will then end.
- You must be aged between 18 and 74 to take out the plan. If you set it up on someone else's life they must be aged 18 or over.
- If you write the plan in trust, we'll pay the cash sum to the trustees.

### When does the plan pay out?

- We'll pay the cash sum if you die during the plan term. The plan will then end.
- 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 and you must tell us about it within three months.

### 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
  - plans for travelling (other than on holiday) outside, or changing, your normal country of residence, or
  - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.

### What will my payments be?

- Your quotation will show the payments you need to make for your chosen amount of cover.
- Your payments will depend on:
  - how much cover you need
  - how long you want it to last
  - your age, sex and whether you smoke or not.
- You can make your payments by credit card, monthly (minimum GBP10/USD17.50/EUR15) or yearly (minimum GBP100/USD175/EUR150).
- If your plan is denominated in GBP and you have a UK bank account you may pay 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 payments you make.

## What if I stop paying?

- If a payment is not made within 30 days of its due date we'll stop the plan.
- The cover will end and you won't get back any money.

## What about tax?

- Any personal tax liability will depend on the policyholder's country of residence and personal circumstances.
- Policyholders should consult a tax adviser if they require more detailed information on their tax position.
- Tax rules may change.

## How do I apply?

- You should complete the application form and return it to your financial adviser.

## Can I change my mind?

- If you decide you don't want the plan, let us know in writing within the 30 days and we'll give you your money back.
- You can write to us at:

**Friends Provident International, PO Box 1550, Salisbury SP1 2TW**

Please remember to include your full name and address and state that you wish to cancel your International Term Assurance plan.

- If you don't cancel within 30 days, your plan will continue as set out in these key facts and the policy conditions.

## How to contact us

- Your Financial Adviser will normally be your first point of contact.
- If you have any questions, you can phone us, send a fax, e-mail, or write to us.

☎ Call us on **+44 (0)1722 415088**. Monday to Friday, between 8am and 5.00pm (GMT). We may record calls in order to improve our service.

☎ Fax us on **+44 (0)1722 322005**

✉ e-mail us at **fp.int@friendsprovident.co.uk**

✉ Write to us at, **Friends Provident International, UK House, Castle Street, Salisbury, Wiltshire, SP1 3SH**

## How to make a claim

- To make a claim, please call +44 (0)870 607 1352 and ask to speak to our Claims department. Or write to:

**The Claims Department, Friends Provident International, 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 write to our Customer Relations Manager at **Friends Provident International, PO Box 1550, Salisbury SP1 2TW** using details in the 'How to contact us' section.

- If you're not satisfied with our response you can contact:

**Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR**

Telephone: **0845 080 1800**

Website: **www.financial-ombudsman.org.uk**

- If you are not satisfied with our response and were resident in Malta at the time of inception of the plan, you may contact the Consumer Complaints Manager – Malta Financial Services Authority.
- Making a complaint won't affect your legal rights.

## Policy conditions

- This leaflet sets out the main points about our International Term Assurance. It doesn't include all the definitions, exclusions, terms and conditions.
- If you would like a copy of the policy conditions, please ask your financial adviser or contact us direct. You may also view the policy conditions on our website at **www.fpinternational.com**
- We have the right to change the policy conditions. We'll write and explain if this happens.

## Law

- The information in this guide is based on Friends Provident International's understanding of law and practice in the UK as at August 2011. Whilst every effort has been made to ensure that this information is correct, we cannot accept any responsibility for its interpretation or for any future changes in law or practice.
- The law of England and Wales will apply unless your plan documents show otherwise.

## Legislation

- Policyholders may in certain circumstances be subject to currency or tax restrictions and/or legislation, which may affect their application or any benefits from the contract. We recommend that policyholders consult their Legal, Tax or Financial Adviser regarding their own position, as Friends Provident International does not provide legal, taxation or investment advice.

## Language

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

## Compensation

- Policyholders effecting International Term Assurance whilst resident in an EEA member state, the Channel Islands or the Isle of Man at plan commencement, will be afforded the protection of the UK Financial Services Compensation Scheme (FSCS).
- Policyholders resident in other countries at the date of plan commencement will not have any protection under the FSCS.
- The scheme covers most insurance contracts for 90% of the claim with no upper limit. You can get further information from the Financial Services Authority or from the Financial Services Compensation Scheme.

## About Friends Provident International

- Friends Provident International is a business name of Friends Life Limited for business conducted outside the United Kingdom. Friends Life Limited's main business is providing life assurance and investment products. It is entered on the FSA register, number 196142.

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Friends Life Limited is authorised by the Financial Services Authority to carry on Class I and Class III business in Cyprus and Malta.

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