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# Key features of the Family Protection Plan

Life cover

Critical illness cover

Family and Personal Income Plan

This is an important document which you should retain

# About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. Over 6.5 million people rely on us for life assurance, pensions, investments and general insurance plans. The Legal & General Group is responsible for investing £280 billion worldwide (as at 31 December 2008) on behalf of investors, policyholders and shareholders.

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

## Introduction

We have designed our Family Protection Plan to help protect you and your family financially if you die or are diagnosed with a terminal illness or a critical illness (if this cover is chosen).

You can choose various options to suit you, from specific benefits to full cover. Your adviser can explain all the options to you.

In this key features brochure we've tried to give you all the information about our products in clear and straightforward language. Where we've had to use a technical term we've highlighted this in ***bold italics*** and given a full explanation in our glossary on page 15.

## Its aims

The plan aims to allow you to choose:

- the amount of cover;
- the period of cover; and
- the type of cover.

Your plan can include one or more of the following:

**Life cover** – pays out a lump sum if you die or are diagnosed with a terminal illness.

**Critical illness cover or life and critical illness cover** – pays out a lump sum if you die or are diagnosed with a terminal or critical illness. We only cover the critical illnesses we define in our policy. For more details on this type of cover, please see 'What is Legal & General's Family Protection Plan?' on page 4.

**Family and Personal Income Plan (life cover, critical illness cover or life and critical illness cover)** – pays a monthly benefit, if during the period of cover you die or are diagnosed with a terminal or critical illness (if this option is chosen). We only cover the critical illnesses we define in your policy document.

## Your commitment

### For all types of cover

You must:

- Provide us with all the relevant information we ask for when you take out the plan. If you don't, your plan may not pay out, and we might have to cancel your policy. Please don't assume that we'll write to your doctor, it's your responsibility to fill in the application form accurately.
- Truthfully provide all the information we ask for when you or your representatives make a claim. If you don't, your plan may not pay out and we might have to cancel your policy.
- Pay your premium monthly or annually by direct debit.
- Tell us if any of the following change between completing your application and when your plan starts:
  - Medical disclosures
  - Family history
  - Occupation
  - Travel or residence (except holidays)
  - Pastimes
  - Alcohol consumption
  - Start smoking
  - Use of recreational drugs, for example cocaine or heroin. Please note that these examples are not intended as a complete list.

If you don't tell us about changes to any of the above, it could mean your plan won't pay out and we may have to cancel your policy.

## We're here to help

If you've any queries, would like more information, or you would like this document in Braille, large print or audiotape, please contact our helpdesk on 0370 010 4080.

We may record and monitor calls. Call charges will vary.

## Risks

The plan carries the following risks:

### All types of cover

- If you stop paying your premiums your cover will end 30 days after the first missed premium.
- If you don't truthfully provide all the information we request on your application or when you or your representative make a claim, we won't pay out under the plan.
- There are some circumstances when your plan won't pay out. These are described under 'When won't the plan pay out?' on page 8.
- The plan has no *cash in value* at any time.
- The present tax treatment may change.
- Your policy's conditions or benefits may be subject to *exclusions* after we *underwrite* your application. In that case, we'll include those exclusions in your policy document.
- We won't pay out a claim from a cause that we exclude in your policy document.

### For all plans that include critical illness cover

- If you have reviewable premiums, we'll review your plan every five years. At review, we may need to change your premium to maintain the initial level of cover. We'll tell you at least three months in advance if we are going to do this. See the 'Will my payments ever change?' section on page 10.

## What is Legal & General's Family Protection Plan?

Our Family Protection Plan is a long term insurance policy which you can tailor to meet your needs. You can choose:

- **The type of cover you need** – your plan can include one or more of the following:

- **Life cover** – pays out a lump sum if you die.

**Terminal illness cover** – life cover automatically includes terminal illness cover. This means we'll pay the lump sum if you are diagnosed as being terminally ill and are eligible to claim, with a life expectancy of less than 12 months. Once we've accepted a claim for terminal illness cover your plan will end. This cover doesn't apply during the plan's last 18 months and isn't available on plans with a *term* of less than two years.

- **Critical illness cover or life and critical illness cover** – pays a lump sum if you die or are diagnosed with a terminal or critical illness, and have a valid claim. We only cover the critical illnesses that meet our full policy definitions. The full list of critical illnesses we cover is shown on page 7.

- **Family and Personal Income Plan (life cover, critical illness cover and life and critical illness cover)** – pays a monthly benefit if you die or are diagnosed with a terminal or critical illness (if chosen). We only cover the critical illnesses we define in your policy. If you or your representatives have to make a claim you can choose to take the benefit either as a monthly benefit or commute the monthly benefit to a lump sum. We'll calculate this at the time you claim.

- **The level of cover you need** – this is the amount of monthly benefit or the lump sum (depending on the product chosen) that we pay out for a valid claim.

- **How long the cover lasts** – the table (opposite) gives details of the minimum and maximum *term*, as well as maximum ages. After we've paid the lump sum, your policy ends and you pay no more premiums. For Family and Personal Income Plans, the monthly benefit will be paid until the plan ends.

Family Protection Plan products	Minimum term	Maximum term	Your plan must end before age
Life cover	1 year*	40 years	80
Critical illness cover	5 years	40 years	65
Life and critical illness cover with guaranteed premiums	2 years	40 years	65
Life and critical illness cover with reviewable premiums	2 years	40 years	65
Family and Personal Income Plan life cover	5 years	40 years	70
Family and Personal Income Plan critical illness cover	5 years	40 years	65
Family and Personal Income Plan life and critical illness cover with guaranteed premiums	5 years	40 years	65
Family and Personal Income Plan life and critical illness cover with reviewable premiums	5 years	40 years	65

\*If a one year **term** is chosen then terminal illness cover doesn't apply.

## How much does the plan cost?

Your premium depends on several factors:

- Your personal circumstances, for example, your age, health, sex, occupation and whether or not you smoke.
- The amount and type of cover you choose.
- How long you want your cover to last.

You can pay your premium monthly or annually by direct debit to maintain your cover. If you stop paying your premiums, your cover will end 30 days after your first missed premium. The plan has no **cash in value** at any time.

## How much does the plan pay out?

**For life cover, critical illness cover and life and critical illness cover**

The plan pays out a lump sum. You decide how much this is when you take the plan out.

## For Family and Personal Income Plans

You choose a monthly benefit to suit your needs. At the time of a claim, you or your representatives can choose to receive the monthly benefit or choose to receive the benefit as a lump sum payment calculated by us at the time of a claim.

Other than critical illness payments for children (which don't affect your cover) or if a Family and Personal Income Plan claim is made and a monthly benefit is chosen, the plan only pays out once and then all cover ends. We produce a **personal illustration** to show you your period of cover, type and amount of cover you've chosen and your premium.

## What if I already have family protection?

If you already have family protection, please take financial advice before cancelling your existing policies. Your financial adviser can help you decide what best suits your needs.

## Who can the plan cover?

You can apply for the plan to cover:

- you alone;
- you and another person; or
- one or two people, neither of which are you.

If the plan covers two people it will only pay out once. For life cover it will pay out when the first of these two people dies or has a valid terminal illness claim. For critical illness cover and life and critical illness cover the plan will pay out when the first of these people dies or has a valid terminal or critical illness claim during the period of cover.

## Can children have critical illness cover?

If you choose critical illness, the children of each insured person are also covered as long as the policy remains in force. The cover for each child lasts while each child is aged more than 26 weeks and less than 18 years during the plan **term**. We'll only pay the benefit if the child survives for 28 days from diagnosis of one of the critical illnesses we define in our policy.

The maximum amount we pay for a child who has what we define as a critical illness is up to £15,000 or 50% of the sum assured, whichever is the lowest. For Family and Personal Income Plans, which pay a monthly benefit, the maximum amount we'll pay is up to £15,000 or 60 times the chosen monthly benefit, whichever is lower.

If you have children's critical illness cover under more than one policy, this is the maximum amount we'll pay under all policies, not the maximum we'll pay under each policy.

We'll only pay one claim for each child. Cover will continue for the insured person and their other children (if any). Once we've accepted two claims, children's critical illness cover will end.

## What conditions are covered by critical illness cover?

The complete list of conditions we cover is set out on the page opposite. These headings are only a guide to what is covered. The full definitions of the critical illnesses covered and the circumstances in which you can claim are given in our Guide to Critical Illness Cover and the policy document. These typically use medical terms to describe the critical illnesses but in some cases the cover may be limited. For example:

- Some types of cancer are not covered.
- To make a claim **for some critical illnesses**, you need to have permanent symptoms.

## Critical illnesses covered:

- **Alzheimer's disease** – resulting in permanent symptoms
- **Aorta graft surgery** – requiring surgical replacement
- **Aplastic anaemia** – with permanent bone marrow failure
- **Bacterial meningitis** – resulting in permanent symptoms
- **Benign brain tumour** – resulting in permanent symptoms
- **Blindness** – permanent and irreversible
- **Cancer** – excluding less advanced cases
- **Cardiomyopathy** – of specified severity
- **Coma** – resulting in permanent symptoms
- **Coronary artery by-pass grafts** – with surgery to divide the breastbone
- **Creutzfeldt-Jakob disease (CJD)** – resulting in permanent symptoms
- **Deafness** – permanent and irreversible
- **Dementia** – resulting in permanent symptoms
- **Encephalitis** – resulting in permanent symptoms
- **Heart attack** – of specified severity
- **Heart valve replacement or repair** – with surgery to divide the breastbone
- **HIV infection** – caught from a blood transfusion, physical assault or accident at work
- **Kidney failure** – requiring dialysis
- **Liver failure** – of advanced stage
- **Loss of hands or feet** – permanent physical severance
- **Loss of speech** – permanent and irreversible
- **Major organ transplant**
- **Motor neurone disease** – resulting in permanent symptoms
- **Multiple sclerosis** – with persisting symptoms
- **Paralysis of limbs** – total and irreversible
- **Parkinson's disease** – resulting in permanent symptoms
- **Primary pulmonary hypertension** – of specified severity
- **Progressive supranuclear palsy** – resulting in permanent symptoms
- **Respiratory failure** – of advanced stage
- **Stroke** – resulting in permanent symptoms

- **Systemic lupus erythematosus** – with severe complications
- **Terminal illness**
- **Third degree burns** – covering 20% of the body's surface area
- **Total and permanent disability**
- **Traumatic head injury** – resulting in permanent symptoms

Children are also covered for the conditions listed except for total and permanent disability or any congenital (present at birth), hereditary and **pre-existing conditions**.

### Important information for those choosing critical illness cover

We've designed our critical illness cover to tackle the critical illnesses which could severely affect your lifestyle.

However, medical and technological advances mean that traditional views of critical illness are constantly changing. What may once have been classed as a critical illness may no longer meet today's definition. However, the illnesses we cover are consistent with the current view of the medical profession and the Association of British Insurers' list of critical illnesses.

You can check our full definitions of critical illness in our Guide to Critical Illness Cover and your policy document. Our Guide to Critical Illness Cover is available on request.

You should always choose the type of cover that best suits your personal circumstances. As well as critical illness cover, we offer other types of products that may be a better choice for you. Ask your financial adviser for more details.

## When won't the plan pay out?

### For all types of cover if:

- The policy has stopped because you haven't paid your premiums.
- You don't disclose all the relevant information that we ask for when you take out your plan. Please don't assume that we'll write to your doctor, it's your responsibility to complete the application form accurately. If you don't disclose all relevant information it may mean we cancel your cover.
- A claim is made and the person or people making the claim don't truthfully provide all the information we ask for. If this happens we may not pay your claim and we could cancel your policy.
- The cause of the claim is specifically excluded by any terms we apply to your plan when we accept your application. These will be shown in your policy document.
- You don't tell us if any of the following change between completing your application and when your plan starts:
  - Medical disclosures
  - Family history
  - Occupation
  - Travel or residence (except holidays)
  - Pastimes
  - Alcohol consumption
  - You start smoking
  - Use of recreational drugs, like cocaine or heroin. Please note that these examples are not intended as a complete list.

If you don't tell us about changes to any of the above, it could mean your plan won't pay out and we may have to cancel your policy.

- The insured person commits suicide in the first year of the policy.

### For all plans that include critical illness cover:

- For critical illness claims, you have an illness that doesn't meet our definition of one of the critical illnesses we cover. For example, we don't cover some types of cancer.
- If **for some critical illnesses** the cause of your claim results from drug or alcohol abuse, self inflicted injury or war and civil commotion.
- For critical illness claims, if you live outside any of the following countries for more than 12 months: USA, Canada, Australia, New Zealand, Isle of Man, the Channel Islands or any of the countries that form part of the European Union we reserve the right to decline a claim.

- The claim is for children's critical illness cover and:
  - the condition is **pre-existing**, runs in the family or was present at birth;
  - the symptoms first arose before the child was covered; or
  - the child dies within 28 days of the diagnosis of a critical illness that meets our policy definition.

Further details of what is covered and any standard **exclusions** and restrictions are given in the policy provisions section of the policy document. This is made up of the policy schedule and the OLA (Ordinary Life Assurance) wrap. We provide more information about cover and limits in our Guide to Critical Illness Cover. You can ask us for a copy of this.

We may apply specific **exclusions** when we accept your policy, such as excluding certain critical illnesses, conditions and pre-existing medical conditions. If so, we'll show them in your policy schedule under 'Policy Condition 1'.

## What other options are available?

Some of the following benefits are optional. If required, you must choose them at the start of the plan, and there may be an additional cost. We'll show full details of any extra benefits in your policy document. Your **personal illustration** shows any options or benefits included in your plan and their cost. For full details, either ask your financial adviser or contact us.

### Waiver of premium benefit

This benefit pays your premiums if you're in gainful employment and you're too ill to undertake your normal occupation for six months or more due to incapacity caused by illness or injury. Although you'll have to pay your premiums at first, after 26 weeks of incapacity when you can't work, we'll waive your premiums. If you're not in gainful employment, you don't have to pay your premiums after 26 weeks, if your illness or accident stops you performing three or more functional assessment tests. See the definitions of these tests on page 9.

We'll continue to waive premiums until the first of the following events:

- you're fit to return to work;
- you reach the end of your policy;
- your 60th birthday; or
- you die.

**You can find full details in the policy document.**

#### **Total and permanent disability definition under critical illness cover**

All plans that include critical illness cover will pay out if you're totally and permanently disabled. There are two definitions of total and permanent disability, own occupation and functional assessment tests.

#### **Own occupation definition**

If your occupation is class 1 or 2\* when you take out your plan, you can choose to take the 'own occupation' definition of total and permanent disability. This means that your plan will pay out if you can't follow your own occupation due to incapacity caused by illness or an accident, and that's likely to remain the case permanently in the opinion of our Chief Medical Officer.

You'll be assessed on the occupation you were following immediately before disability.

However, if you're not in paid employment at the time of a claim, then we'll assess your claim under the 'functional assessment tests' definition (described opposite). You can find full details in your policy document.

#### **Joint life policies**

For joint life policies where one applicant is **occupation class** 1 or 2\* and the other applicant is classified as a **houseperson**, the definition applied when you take out the policy will be 'own occupation'.

If the person claiming is in paid employment, the 'own occupation' definition will apply. If the person claiming isn't employed, the functional assessment tests definition will apply.

For joint life policies where one applicant is **occupation class** 1 or 2\* and the other applicant is class 3 or 4\*, the definition applied when the policy is taken out, or when you claim, will be the functional assessment tests definition.

#### **Functional assessment tests definition**

This definition applies to anyone in **occupation classes** 1 or 2\* who doesn't choose the 'own occupation' definition, or any other occupation classes, including **houseperson**.

Under this definition the plan will pay out if, due to illness or accident, you suffer an irreversible mental or physical disability which, in the opinion of our Chief Medical Officer, results in you being permanently unable to carry out at least three of the following functional assessment tests without help.

These tests are as follows:

- Walking – the ability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without stopping or experiencing discomfort.
- Bending – the ability to get into or out of a standard saloon car and the ability to bend or kneel to pick up an object from the floor and straighten up again.
- Communicating – the ability to answer a telephone and take a message.
- Reading – having the required eyesight (corrected if necessary) to read a daily newspaper.
- Writing – having the physical ability to write legibly using a pen or pencil without aid.
- Climbing – having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort.

\* To find out which **occupation class** and definition of total and permanent disability applies to you, ask us or your financial adviser.

**You don't need to notify us if you change your occupation during the *term* of the plan.**

### **Indexation for life cover only**

This helps your cover keep up with inflation. The premiums and life cover increase in line with the **Retail Prices Index** each year, up to 10% in any one year. This option is only available if we accept your application at normal rates.

If you choose to include the indexation option, you must select it at the start of your plan. Then, each year, we'll give you the opportunity to increase your cover regularly. If you decline the option at any time, we won't offer it again. This option isn't available with critical illness cover.

### **Indexation for Family and Personal Income Plans**

If you've chosen to take out a Family and Personal Income Plan, you can choose to include indexation for life cover, critical illness cover and life and critical illness cover. As well as your premium and cover increasing in line with the **Retail Prices Index**, your monthly benefit will continue to increase until the end of the term. If you decline the option at any time, we won't offer it again and the premiums and the amount of monthly benefit will remain at the existing level.

### **Option to increase the amount of cover you have later on during the plan (guaranteed insurability option)**

You can increase the amount of cover later on without further medical evidence up to certain limits. This is your guaranteed insurability option.

You can do this if:

- you get married or enter into a registered civil partnership;
- you become a parent; or
- you increase your mortgage because you're moving home or undertaking major home improvements.

Additionally for Family and Personal Income Plans:

- your salary increases.

For your policy to include the guaranteed insurability option, the policy must be accepted on **standard terms and normal rates** before your 45th birthday. You must choose to use this option before your 50th birthday (older life for joint life policies).

If you do choose this option we won't ask any more medical questions, and the rates at the time of the increase will apply. We set out the limits which apply in your policy document. Your financial adviser can give you more details.

### **Accidental death benefit**

Accidental death benefit provides you with life cover while we're processing your application. We provide this cover free of charge and without the need for any underwriting. It'll cover you if you die following an accident. The amount of cover will be the amount of life cover you have applied for or £300,000, whichever is the lowest. The cover will start when we receive a completed application form. It will last for 90 days or until we accept, postpone or decline your application or you notify us that you don't wish to proceed with your application, whichever occurs first. This applies to all plans described in this key features document. In the event of a claim, the benefit will only be paid out once. This will be either under the accidental death benefit or the protection policy itself. No further benefit will be payable. Terms and conditions apply.

Your **personal illustration** shows whether any of these options have been included in your plan.

### **After the plan starts is there anything I need to do?**

If your plan includes critical illness cover or waiver of premium benefit and you move abroad, you should check your policy conditions as your cover may be affected.

### **When will my cover start?**

You can choose the date when your plan starts.

### **Will my payments ever change?**

#### **For life cover and Family and Personal Income Plan life cover**

If you choose life cover, we guarantee your premium. This means that your monthly or annual payment will stay the same throughout your plan's **term**.

#### **For critical illness cover and Family and Personal Income Plan critical illness cover**

If you choose critical illness cover with reviewable premiums your premium is guaranteed for the first five years of the policy.

Reviews will then be carried out to determine whether the premium will be changed at the fifth anniversary and every five years thereafter. This is to establish whether the premium you're paying is enough to provide the level of cover selected.

At review we'll assess the underlying assumptions relating to the expected future number and timing of claims made for this type of policy.

We'll assess any premium change fairly. When we review your premium, the factors we look at are:

- number of claims we've had;
- number of claims we expect to have and when we expect them to be made;
- insurance industry claims experience; and
- expected impact of future medical advances.

#### **Your state of health or individual circumstances won't be a factor at review**

We'll write to you about the outcome of your premium review and tell you at least three months in advance about the options you have and what action you may have to take.

If, after a premium review we recalculate your premium to within 5% of what you're already paying, we won't make any changes. The amount your premium may increase or decrease by, following a review, is not limited.

#### **Options at your premium review**

##### **Your premium reduces or stays the same**

If your premium has reduced or stayed the same, you don't need to do anything as your direct debit will automatically be updated.

##### **Your premium increases**

If your premium has increased you can choose to:

- accept the increased premium. If you choose this option, your direct debit will automatically be updated; or
- keep your premium the same but reduce your level of cover. If this is the option you want to take you'll need to contact us within 30 days of receiving a premium review letter from us. This will ensure there is sufficient time for us to process your request prior to your review date.

It is important to ensure the level of cover still meets your needs, as the option you select can't be changed at a later date.

We have a wide range of protection products to suit your needs. If you're unsure whether reviewable premiums are right for you, you should discuss your options with your financial adviser.

#### **For life and critical illness cover and Family and Personal Income Plan with life and critical illness cover**

For life and critical illness cover, you can choose between guaranteed or reviewable premiums.

For products with guaranteed premiums, the starting premium is currently more expensive than for similar products with reviewable premiums.

#### **For all types of cover**

Your premium will also change if you:

- increase the amount of cover by exercising your guaranteed insurability option; and additionally for life cover and all Family and Personal Income Plans:
- you choose the indexation option.

## **What happens if I move abroad?**

We can usually only offer cover to applicants who live in England, Scotland, Wales or Northern Ireland when the policy starts, provided they have no plans to move outside these areas.

### **For life cover**

If you take out a life policy with us and then move abroad later on during the *term* of your plan, your cover will continue as long as you carry on paying your premiums.

### **For waiver of premium**

If you live outside any EU country for more than three months we reserve the right to decline any claim and we may cancel your policy.

### **For plans that include critical illness cover**

If you live or travel outside any EU country, USA, Canada, Australia, New Zealand, Isle of Man or the Channel Islands for more than 12 months, we reserve the right to decline any claim and we may cancel your policy.

## **What are the charges?**

The premium payments shown in your illustration include all the costs of administration, underwriting, claims, commission and selling.

## **What if I'm not sure if this product is suitable for me?**

If you have any doubt about whether this product is suitable for you, please contact us or your financial adviser. We can only advise on our own life assurance and investment products.

## **Making a claim**

If you or your representatives need to make a claim, please write to us at:

Claims Department  
Legal & General Assurance Society Limited  
City Park  
The Droveaway  
Hove  
East Sussex  
BN3 7PY

When we receive notification of a claim, we'll send you or your representatives a claim form to complete and return to us. We may ask you to provide us with certificates or other evidence that we need.

For critical illness claims and waiver of premium claims, we may ask you to have a medical examination. To make a valid critical illness claim, all diagnosis and medical opinions must be from a medical specialist:

- who holds an appointment as a consultant at a UK hospital;
- whose specialism is appropriate to the cause of the claim; and
- who is accepted by our Chief Medical Officer.

To make a valid terminal illness claim your life expectancy, both in the opinion of an attending consultant and our Chief Medical Officer, is less than 12 months.

# Further information

## Your cancellation rights

After we have accepted your application, we'll send you a notice of your right to cancel. By law we must send you this notice. We then give you 30 days to change your mind about starting the plan. If you do change your mind, you need to send the notice back to us at:

Life Premium Collections - Cancellations  
Legal & General Assurance Society Limited  
City Park  
The Droveaway  
Hove  
East Sussex  
BN3 7PY

and we'll then cancel the plan. If you do this, we'll refund any premiums you have paid.

If you don't take this opportunity to cancel and you want to do so at a later stage, you may not get any money back. If you want to cancel at a later stage, please write to the address above.

## Complaints

If you wish to complain about the service you've received from us, or you'd like us to send you a copy of our internal complaint handling procedure, please contact our helpdesk on 0370 010 4080. We may record and monitor calls. Call charges will vary.

Alternatively you can write to us at:  
Complaints Department  
Legal & General Assurance Society Limited  
Knox Court  
10 Fitzalan Place  
Cardiff  
CF24 0TL

If you remain dissatisfied, you can complain to:  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 0845 080 1800  
Email:  
complaint.info@financial-ombudsman.org.uk  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your legal rights.

## Law

This contract is governed by English law.

## Language

We will communicate in English throughout the *term* of this contract. The terms and conditions and all communications will only be available in English. All communications from us will normally be by letter or telephone.

## The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme covers the policies issued by us. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. For all products in this key features brochure the first £2,000 of any claim is protected in full. Above this amount, the scheme covers payment to 90% of the value of the policy. However, from 1 January 2010, this limit is changing to cover 90% of the whole claim.

You can get more information from the Financial Services Compensation Scheme at:  
7th Floor  
Lloyds Chambers  
1 Portsoken Street  
London E1 8BN  
Telephone: 020 7892 7300  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## **Tax**

The proceeds from this plan are free from UK income tax and capital gains tax.

However, for life insurance, as we pay the proceeds after the death of an insured person, inheritance tax may be due on the benefits paid. You may be able to avoid inheritance tax by using an appropriate trust. Ask your financial adviser for more details. The Government may change the tax position described above.

## **Our regulator**

We are authorised and regulated by the Financial Services Authority. We are entered on their register under number 117659. You can check this at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or telephone them on 0845 606 1234 or write to them at: 25 The North Colonnade, Canary Wharf, London E14 5HS.

## **The ABI's Guide to Critical Illness Cover**

The Association of British Insurers (ABI) gives general information about critical illness cover in their booklet 'A Guide to Critical Illness Cover'. You can ask us for a copy or you can get a copy by writing to: The Association of British Insurers, 51 Gresham Street, London EC2V 7HQ.

### **Please note**

This leaflet complies with the ABI Statement of Best Practice for Critical Illness Cover. It's a guide to our Family Protection Plan and is based on our understanding of current laws and tax rules. Further details are given in the plan schedule and the policy document. You should get expert advice about the legal and tax information in this leaflet.

# Glossary

**Cash in value** – certain plans have a ‘cash in value’ which means that you receive some money back if you cancel your plan.

**Exclusions** – if we apply an exclusion to your policy, this means we won’t cover you for a particular condition. If you’re disabled or incapacitated due to this condition you won’t be able to make a claim.

**For some critical illnesses** – this exclusion applies to blindness, paralysis of limbs, loss of hands or feet, total and permanent disability, third degree burns, coma and deafness.

**Houseperson** – the occupation class applied when you’re not in paid employment.

**Occupation class** – the category we apply to your job for underwriting purposes.

**Personal illustration** – this is the document provided before you take out your plan that details the exact plan, your premium and the options you’ve chosen.

**Pre-existing conditions** – a pre-existing condition is any medical condition, disorder or handicap from which a child is already suffering, from either:

- the date the policy is issued;
  - the 26th week after the child’s birth; or
  - for legally adopted children, the date of adoption,
- whichever event is later.

**Retail Prices Index** – a way of measuring the impact of inflation on family budgets which is set by the Government. We use this rate to calculate any increases in your premiums and sum assured if you’ve selected the indexation option.

**Standard terms and normal rates** – where no individual exclusions or premium increases are applied to your plan.

**Term** – how long your plan lasts.

**Underwrite** – the process your application goes through to allow us to assess any risks and to decide how much your premiums will be.